



FHA EAD Lender Admin Guide

Electronic Appraisal Delivery (EAD) portal

U.S. Department of Housing and Urban Development

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Introduction

What is the Electronic Appraisal Delivery Portal?

The Electronic Appraisal Delivery portal (EAD) is the Web-based portal that the lenders and their designated agents use to electronically submit appraisal data files. Through the EAD portal, you can submit up to 10 appraisal data files at a time, search for previously submitted appraisal data files, clear hard stops, and view reports.

Who should read this manual?

This User Guide guides lender admin through completing administrative tasks in the EAD portal. The lender admin is an EAD portal user who has authority to set up and manage the business structure within the EAD portal, including the access privileges of other users such as adding users and managing their access rights to the EAD portal, including changing passwords, changing a user's role, and revoking a user's access and if applicable, establish Lender Agent relationships.

What's in this manual?

This manual contains the following sections:

- **Section 1: Lender Admin Registration** guides on getting started with the EAD portal, including an overview, a user structure and roles discussion, and step-by-step instructions for completing the lender administrator's registration.
- **Section 2: Managing Business Units** provides step-by-step instructions for setting up and managing a business unit(s) within the EAD portal.
- **Section 3: Managing Users** provides step-by-step instructions for adding users and managing their access rights to the EAD portal, including changing passwords, changing a user's role, and revoking a user's access.
- **Section 4: Managing Lender Agents** provides step-by-step instructions for inviting and managing relationships with lender agents in the EAD portal. Lender agents are third-party entities authorized to perform tasks on the lender's behalf.
- **Section 5: Direct Integration User Registration** provides step-by-step instructions to obtain and configure EAD Direct Integration Credentials for your integrated system.
- **Appendices:**
 - A. Password Strength Rules**
 - B. Additional Assistance**

1. Lender Admin Registration

Lender Admin is the first person to register from a lender and is an EAD portal user who has authority to set up and manage the business structure within the portal, including the access privileges of other users. The focus of this section is on getting started and completing the registration process. It includes an overview, EAD portal user structure and roles discussion, and steps for completing your registration.

1.1 Overview

At a high level, your overall process for getting started in the EAD portal follows this process flow:

1. Lender Admin Registration - Complete the registration process with FHA, as applicable.
2. Manage Business Units - Set up organization's business unit structure.
3. Manage Users - Add users to the business unit(s).
4. If applicable establish third-party (lender agent) business relationships.

NOTE: *As a lender admin, the first task you need to complete is your initial registration. Once registration is complete, the lender admin can set up business units, add users, or if applicable, establish lender agent relationships.*

1.2 EAD portal User Structure and Roles

The EAD portal is structured to manage three main types of users from within your internal organization: lender admin, lender user and lender read-only user. Your organization may also have relationships with the third-party organizations called lender agents who are contracted to upload the appraisals and complete the assigned tasks.

For each type of user role, specified functionality is available as indicated in the **Table 1.2.1** below:

Table 1.2.1 Functionality Available by User Role

Functionality	Lender Admin	Lender User	Lender Read-Only User
Set up business unit structure	√		
Add users	√		
Manage users and lender agents	√		
Submit appraisal data files	√	√	
Search for appraisal data files	√	√	√
Upload corrected appraisal data files	√	√	
Set up reports	√	√	√
Review reports	√	√	√
Request overrides	√	√	
Change your own user profile	√	√	√
Complete user account self-care tasks	√	√	√

As you can see from the chart above, the lender admin role has access to all functionality available in the EAD portal. Before a lender admin can access the functionality listed above, the lender admin must be authorized by FHA, as applicable, and complete a registration process in order to access the EAD portal.

1.3 EAD Registration Process

The initial Lender Admin must be set up first, after which other users can be invited or set up.

Setting up the Lender Admin has two phases:

1. The FHA Registration - The Lender Admin establishes a relationship with FHAC and requests FHA Authorization to become an EAD Lender Admin. The Lender Admin will receive credentials from FHAC.
2. The EAD portal Registration and Linkage - The Lender Admin establishes a relationship within the EAD portal and provides FHA credentials to complete the link, thus establishing the ability to submit appraisals to FHA through the EAD portal.

1.3.1 Before You Can Complete Registration

Before you begin the lender admin registration steps in the EAD portal,

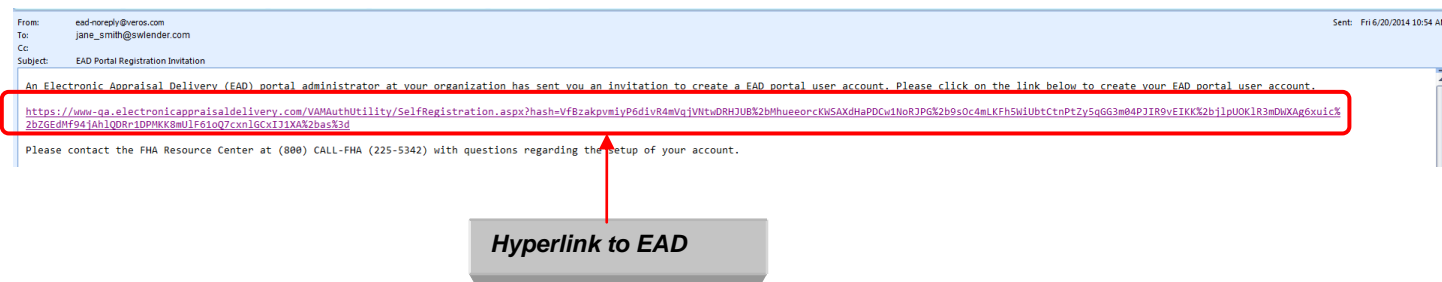
1. Have an FHAC user ID.
2. Contact your FHAC Application Coordinator and request authorization for the Administrator role for the Electronic Appraisal Delivery (EAD) portal Application.
3. Retrieve your 'Appraisal Portal One Time Key' for the EAD portal from the FHAC User Profile screen found on the ID Maintenance menu.
4. The FHAC 'Appraisal Portal One Time Key' (FHA Authorization Code) will be used during the initial log in process within the EAD portal. This key will authorize and complete the EAD portal linkage with FHAC.

After the above tasks are completed, locate your registration mail from ead-noreply@veros.com and complete the registration process.

1.3.2 Lender Admin Registration Steps

This section covers the registration steps for lender admins in the EAD portal.

Figure 1.3.2.1 Email Sent to “Invited” Lender Admin



When you receive the email message, click the hyperlink in the **Figure 1.3.2.1** to access the Self Registration page.

Figure 1.3.2.2 Self Registration Page

Electronic Appraisal Delivery Portal

Home

Terms of Use | Privacy

Self Registration

First Name *
Jane

Last Name *
Smith

Preferred User ID *
JaneSmith

Retype Preferred User ID *
JaneSmith

Password *

Retype Password *

Email Address
jane_smith@swlender.com

Role
Lender Admin

* Indicates Required Information

Reset Create

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Required Entry Fields

To register for the EAD portal, follow these steps:

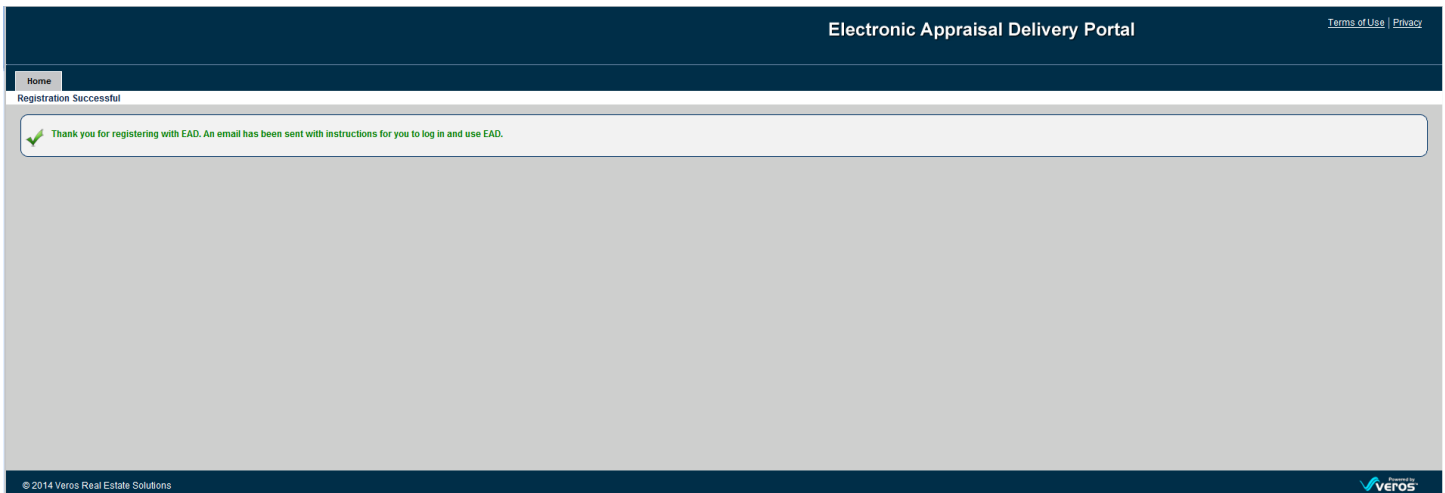
1. Complete all the required entry fields (marked with a red asterisk (*) indicated required information)
 - First Name*
 - Last Name*
 - Preferred User ID (enter twice)*
 - Password (enter twice)*
2. Click **Create**

If the new user creation is successful, you receive a **Registration Successful** page (shown in the **Figure 1.3.2.3**).

If the name entered in the **Preferred User ID** and **Retype Preferred User ID** fields is already in use, you get the error message “User ID is not available” and you need to select a different user ID.

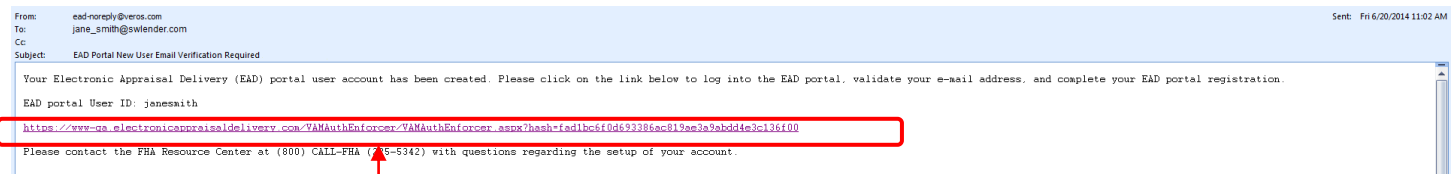
If the passwords entered in the **Password** and **Repeat Password** fields are different, a popup error message “Password values do not match” appears.

Figure 1.3.2.3 Self Registration Successful Page



After completing the **Self Registration** page, you receive the EAD portal-system generated email (shown in the **Figure 1.3.2.4**) asking you to validate the email address and complete your registration.

Figure 1.3.2.4 Email Address Validation Request



**Hyperlink to the EAD portal to Validate
email address & identify the new user ID**

You must click the hyperlink within the message to access the **Login** page (shown in the **Figure 1.3.2.5**) and complete your registration and validation of your email address.

Figure 1.3.2.5 Login Page

Electronic Appraisal Delivery Portal [Terms of Use](#) [Privacy](#)

Login

*User ID

*Password

Having trouble logging in? Please contact the FHA Resource Center at (800) CALL-FHA (225-5342)

Login

News Updates
Welcome to the Electronic Appraisal Delivery Portal

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You can now log into the EAD portal using your newly created user ID and password.

NOTE: After logging out of the EAD portal, you can click the *Favorites* button on your Internet Browser tool bar to save the website as a favorite bookmark.

The first time you log into the EAD portal, the system directs you to the **Terms and Conditions** page shown in the **Figure 1.3.2.6**.

To finish the login process, you must:

- Read and accept the Terms and Conditions.
- Select three Challenge Response Questions that are used in the event your password needs to be reset.

Figure 1.3.2.6 Terms and Conditions Page

Electronic Appraisal Delivery Portal

Terms of Use | Privacy | Logout

User ID: JANE SMITH

EAD - Terms and Conditions

Please read and accept the Terms & Conditions to continue.

WARNING: This system contains U.S. Government Data. Unauthorized use of this system is prohibited

Misuse of Federal Information at this Web site falls under the provisions of Title 18, United States Code, section 1030. This law specifies penalties for unauthorized access, exceeding authorized access, alteration, damage or destruction of information residing on Federal Computers.

This computer system, including all related equipment, networks, and network devices (specifically including Internet access) are provided only for authorized U.S. Government use. U.S. Government computer systems may be monitored for all lawful purposes, including to ensure that their use is authorized, for management of the system, to facilitate protection against unauthorized access, and to verify security procedures, survivability, and operational security. Monitoring includes active attacks by authorized U.S. Government entities to test or verify the security of this system. During monitoring, information may be examined, recorded, copied and used for authorized purposes. All information, including personal information, placed or sent over this system may be monitored.

Use of this computer system, authorized or unauthorized, constitutes consent to monitoring of this system. Unauthorized use may subject you to criminal prosecution. Evidence of unauthorized use collected during monitoring may be used for administrative, criminal, or other adverse action. Use of this system constitutes consent to monitoring for these purposes.

Use of this system implies understanding of these terms and conditions.

Note - Per our personal privacy policy, no personal information will be collected on this site beyond that provided by you when you registered for a MAX User ID.

I Do Not Accept I Accept

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I Accept Button

To set up your challenge questions, follow the steps on this page as shown in the **Figure 1.3.2.7**:

1. Select three separate questions from the six provided in the dropdown.
2. Enter the answers for each question.
3. Click Submit to register the questions and answers in the system. After you submit the questions and answers, the EAD portal Home page appears and you can begin using the EAD portal.

Figure 1.3.2.7 Challenge Response Questions Page

Electronic Appraisal Delivery Portal

Terms of Use | Privacy | Logout

User ID: JANE SMITH

EAD - Challenge Response Questions

Please select and answer three of the following questions. These answers will be used if you need to reset your password.

Question 1	What is your paternal Grandfather's first name?	
Answer		
Question 2	What was your first pet's name?	
Answer		
Question 3	What is your Mother's middle name?	
Answer		

Submit

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Pull Down Menu Control

Submit Button

You are then directed to the **Create Business Unit** page, as shown in the **Figure 1.3.2.8**. Click the [click here to create Business Unit](#) hyperlink for the EAD portal system to create your business unit.

Figure 1.3.2.8 Create Business Unit Page

Electronic Appraisal Delivery Portal

Terms of Use | Privacy | Logout

User ID: JANE SMITH

Create Business Unit

Welcome, Jane Smith. You are the first registrant from SWLender. Please [click here to create Business Unit](#) to proceed with creating a Business Unit for your organization.

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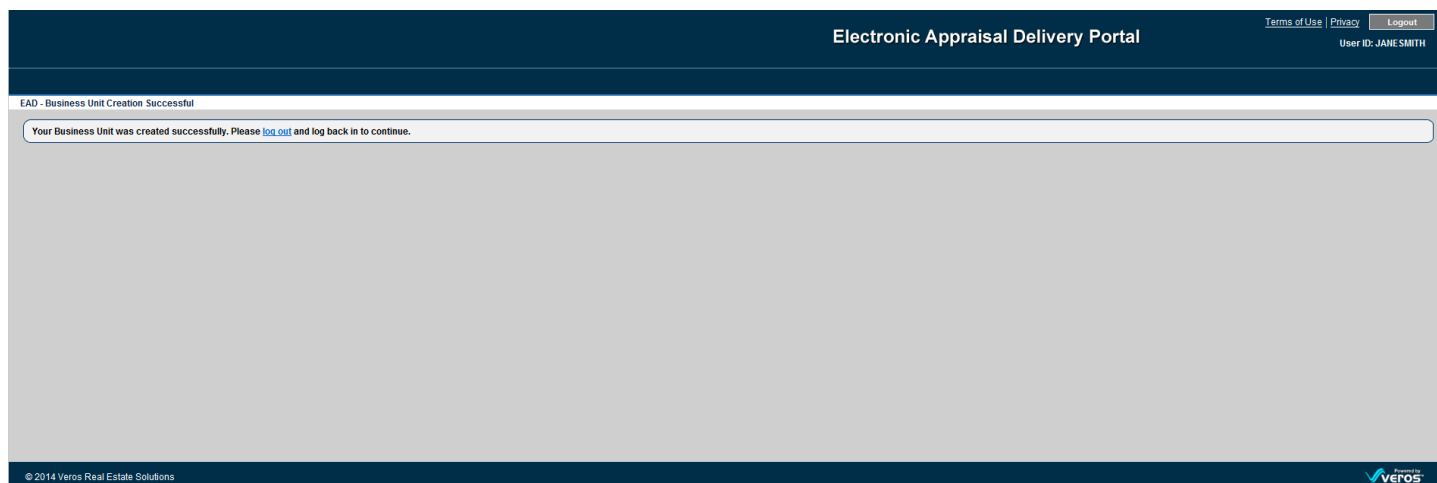
VEROS

Click to create Business Unit

The business unit is an EAD portal organizational structure that allows you to manage users, relationships and accessibility of different user roles. It also enables you to define subgroups (subordinate business units) within your organization for ease of use and management of activity.

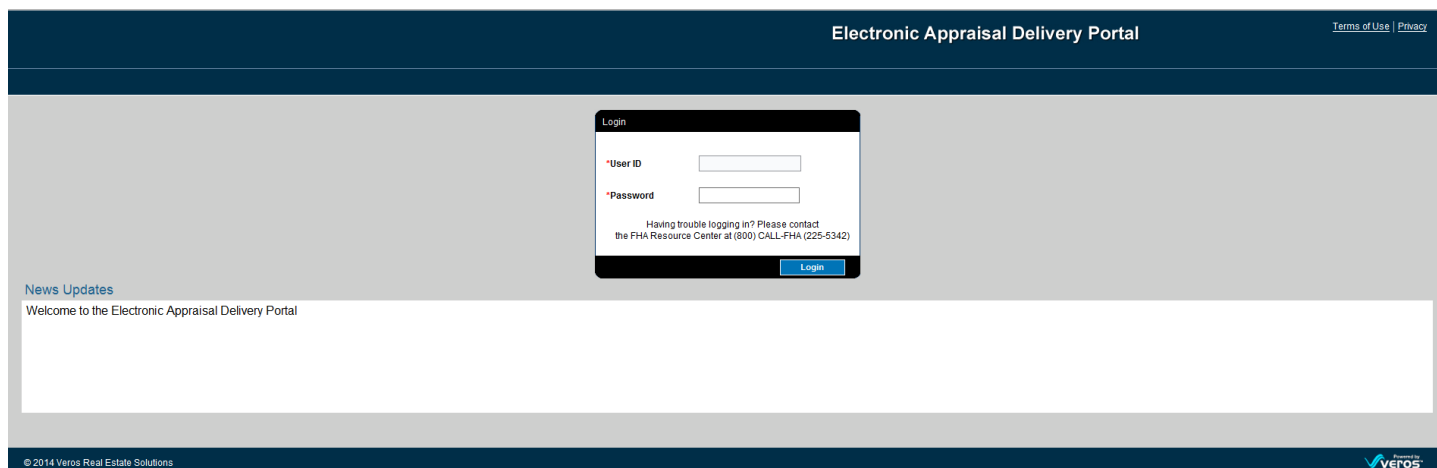
The Business Unit Creation Successful page shown in the **Figure 1.3.2.9** informs you that the business unit was successfully created. Click the log out hyperlink to continue.

Figure 1.3.2.9 Business Unit Creation Successful Page



The EAD portal **Login** page appears after clicking log out in the **Figure 1.3.2.9**.

Figure 1.3.2.10 Login Page



Using your user ID and password, log into the EAD portal to start the linkage process.

Figure 1.3.2.11 FHA Account Linkage Page

Electronic Appraisal Delivery Portal

Terms of Use | Privacy | Logout

User ID: JANE SMITH

FHA Account Linkage

Welcome, Jane Smith. As an administrative user, you are required to link your EAD user account to your FHA user account. Please enter your FHA EAD Authorization Code and click Submit to begin the linkage process.

FHA EAD Authorization Code

Cancel Submit

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Enter FHA EAD Authorization Code

Enter the **FHAC ‘Appraisal Portal One Time Key’** provided in FHA connection in the **FHA EAD Authorization Code** field above in the **Figure 1.3.2.11** to complete the linkage process.

2. Managing Business Units

The focus of this section is on managing business units. A business unit contains lender users, lender IDs, lender agent relationships, and subordinate business units.

The topics covered in this reference include:

- Managing Business Units Overview
- Creating a Child Business Unit
- Renaming a Business Unit
- Deleting a Business Unit

2.1 Managing Business Units Overview

Your organization is initially set up with one business unit in the EAD portal based on the information provided during the registration process. This is the primary, or parent, business unit. A business unit contains lender users, lender IDs, lender agent relationships, and subordinate business units.

For most organizations, the primary business unit meets business needs. In the event your organization requires additional business units to meet your business process needs, the lender admin may add additional units, known as child business units. With the child business units, you can further structure the amount of access other users have within the EAD portal. For example, if your organizational structure has several branches or segments, you can optionally set up a similar structure in the EAD portal and assign users to certain business units.

You can assign users to only one business unit at a time. Individual users can see their assigned business unit and the other business units in your organizational structure.

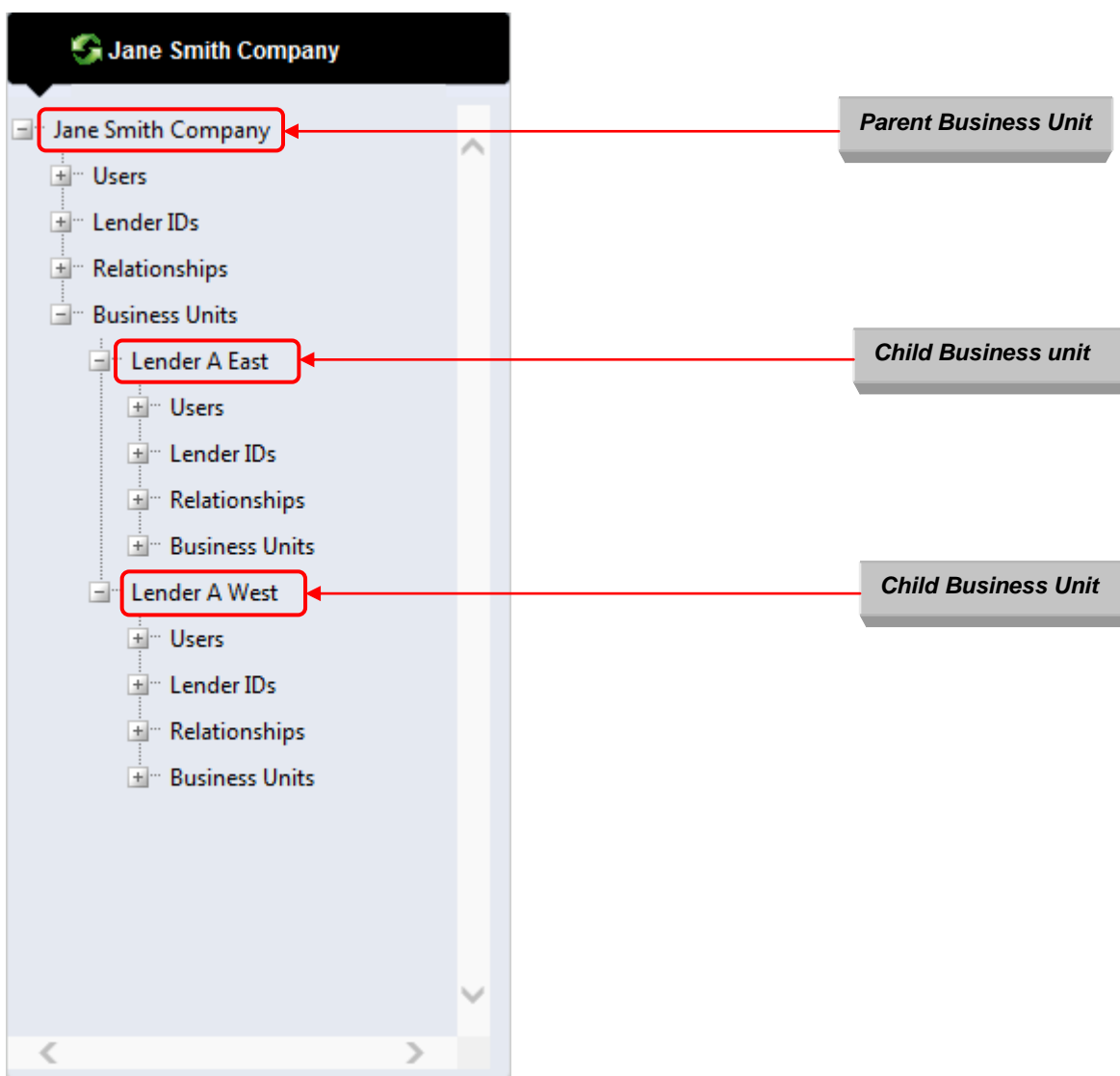
Table 2.1.1 Functionality associated with a Business Unit

Functionality	Description
Creating a Child Business Unit	Enables you to add another business unit in the EAD portal.
Renaming a Business Unit	Enables you to rename a business unit to make organizing business units easier and meet current needs.
Deleting a Business Unit	Enables you to delete a business unit if it does not contain any users, submissions and relationships.

2.2 Creating a Child Business Unit

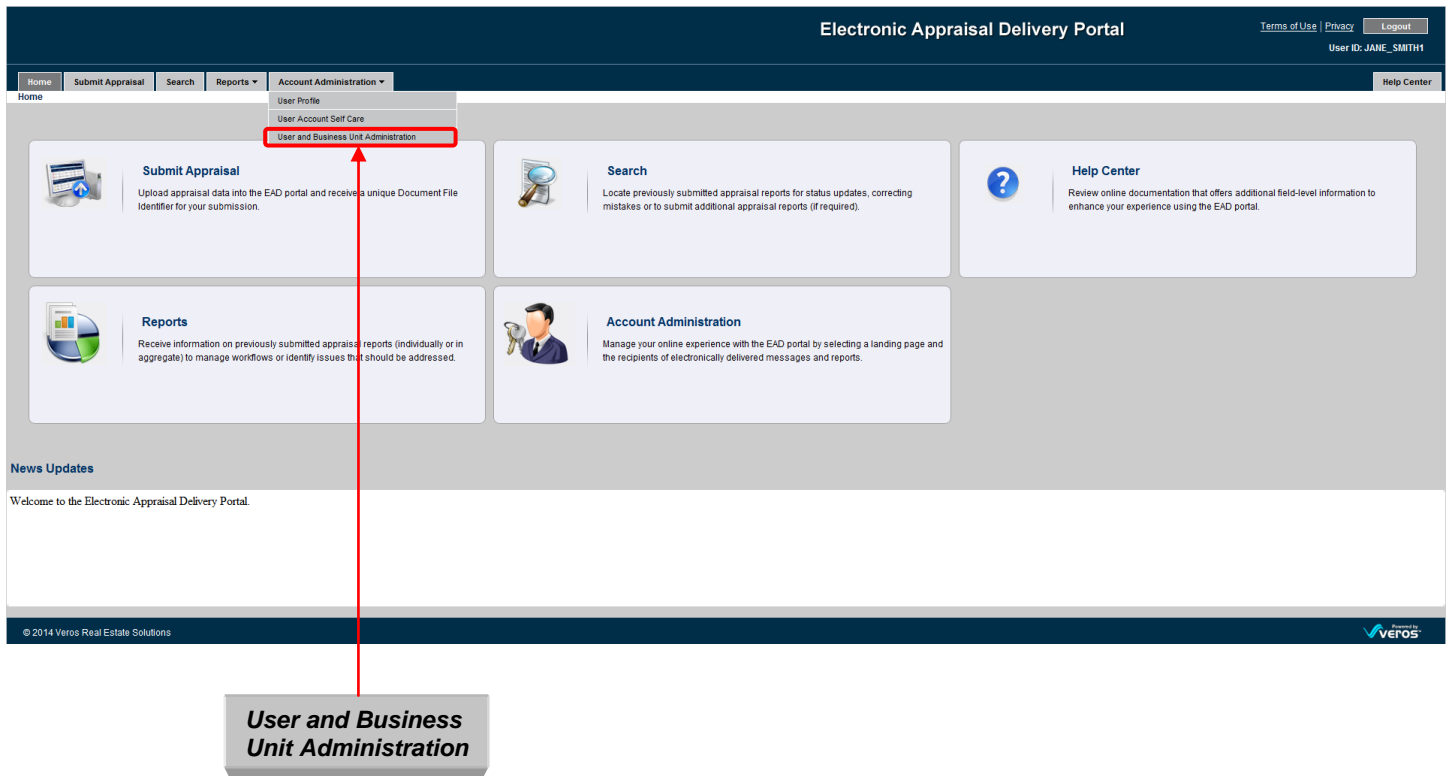
You may create additional business units to accommodate your organizational structure and changing business needs. Each created child business unit contains the same components as the parent business unit including: Users, Lender IDs, Relationships and Business Units.

In this example, Jane Smith Company is the parent business unit. The two child business units underneath are Lender A East and Lender A West. You can add more business units anywhere within this structure.

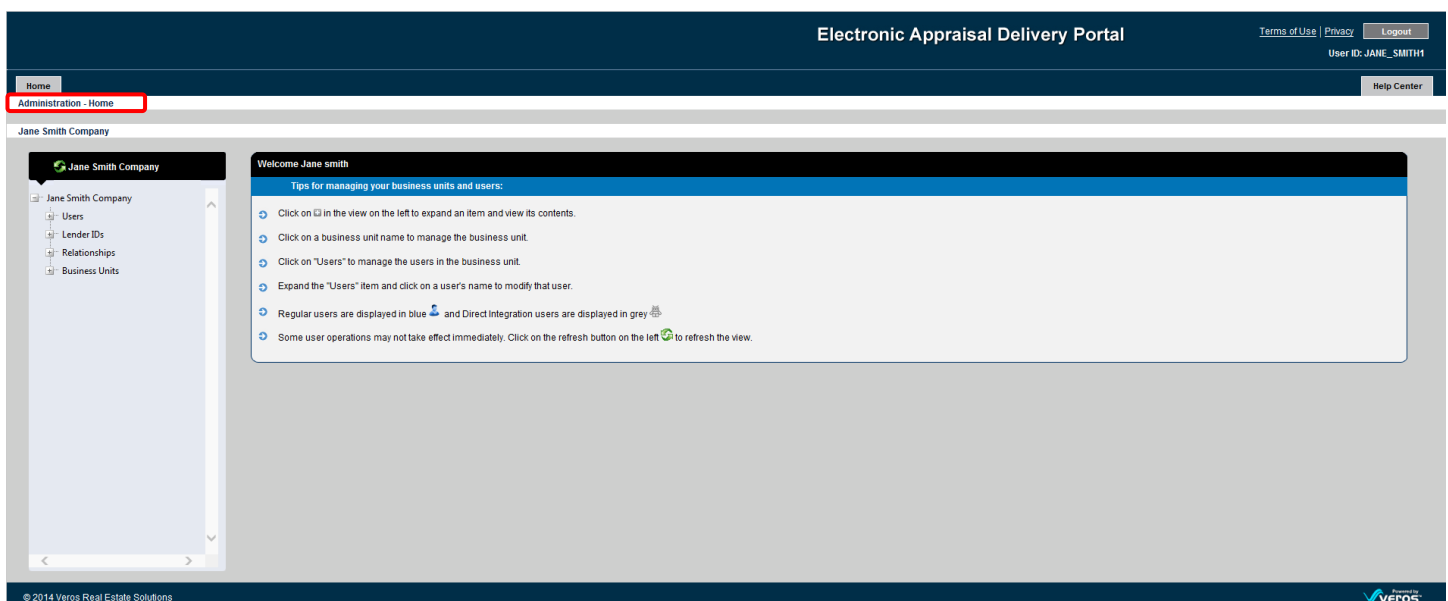


To create a child business unit, follow these steps:


1. From the EAD *portal Home* page, click the **Account Administration** tab and select **User and Business Unit Administration**.

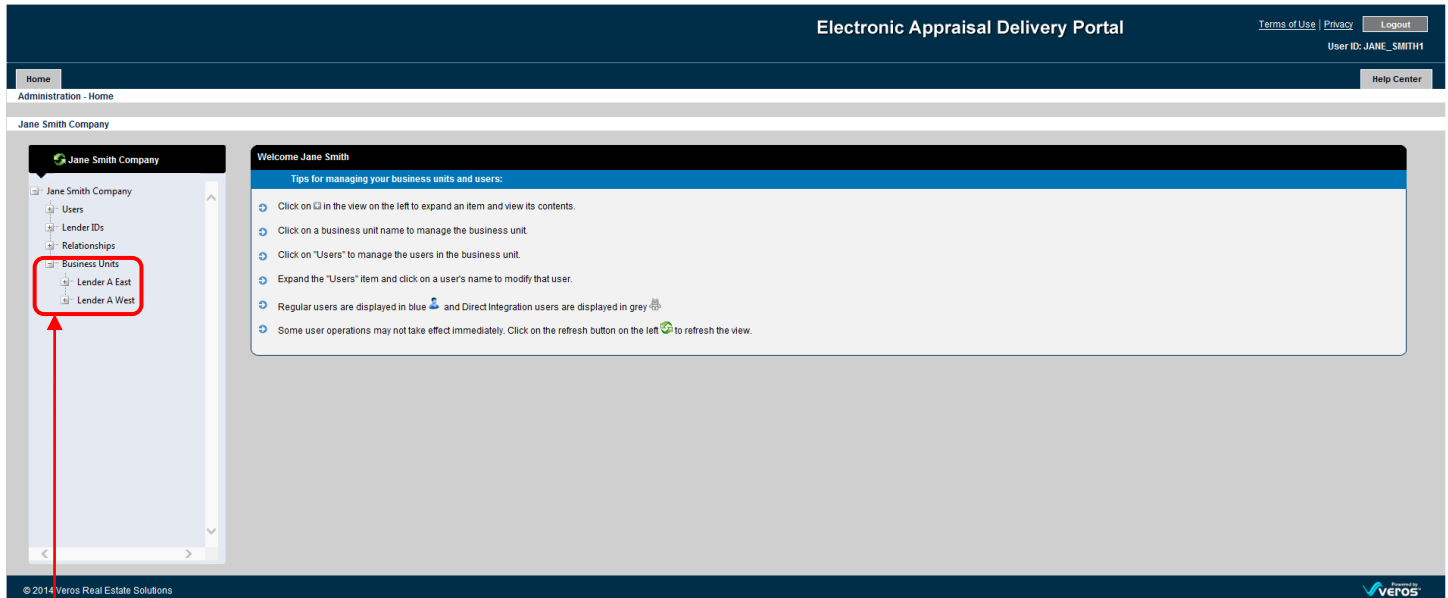


After you select **User and Business Unit Administration**, the **Administration - Home** page appears.



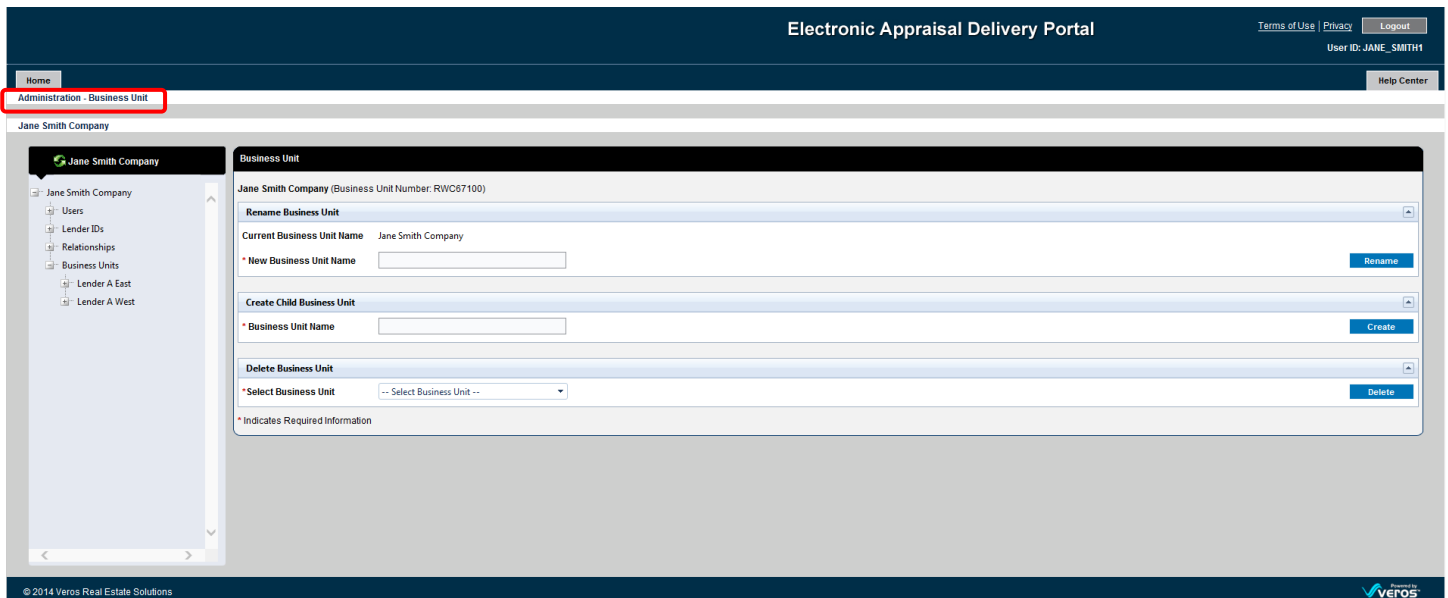
2. From the **Administration – Home** page, click **Business Units** in the left navigation bar.

Note: Click the  to display the list of existing child business units, if any.



Child Business Units

After you select **Business Units** from the left navigation bar, the **Administration – Business Units** page appears.



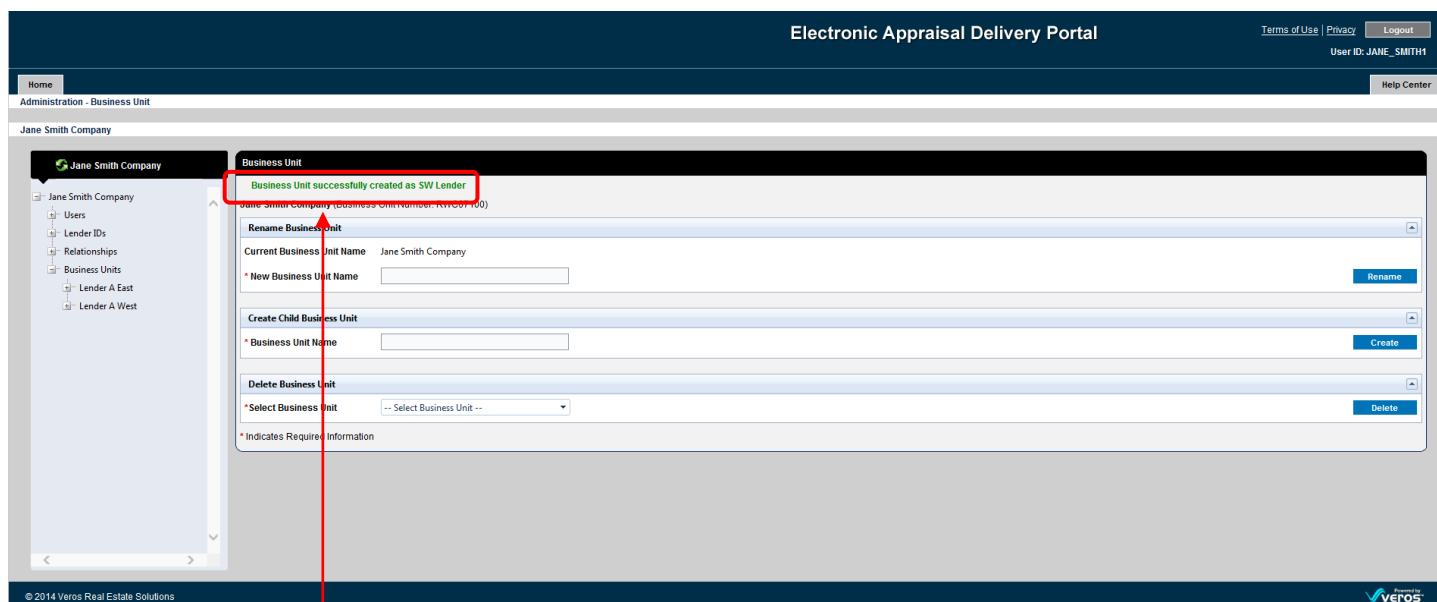
This page allows you to manage your business unit(s). You can rename, create, or delete a business unit. This section focuses on creating a child business unit.

3. From the **Administration – Business Unit** page, locate the **Create Child Business Unit** section and enter the name of the new business unit in the Business Unit Name field.



The screenshot shows the 'Electronic Appraisal Delivery Portal' interface. The left sidebar contains a tree view with 'Jane Smith Company' expanded, showing sub-items like 'Users', 'Lender IDs', 'Relationships', 'Business Units', 'Lender A East', and 'Lender A West'. The main content area is titled 'Business Unit' and shows details for 'Jane Smith Company (Business Unit Number: RWC67100)'. It includes sections for 'Rename Business Unit', 'Create Child Business Unit', and 'Delete Business Unit'. The 'Create Child Business Unit' section has a text input field for '* Business Unit Name' containing 'SW Lender' and a blue 'Create' button. A red rectangle highlights the input field and the button. Below the screenshot, two callout boxes are present: 'Enter the Child Business Unit Name' with an arrow pointing to the input field, and 'Create Button' with an arrow pointing to the 'Create' button.

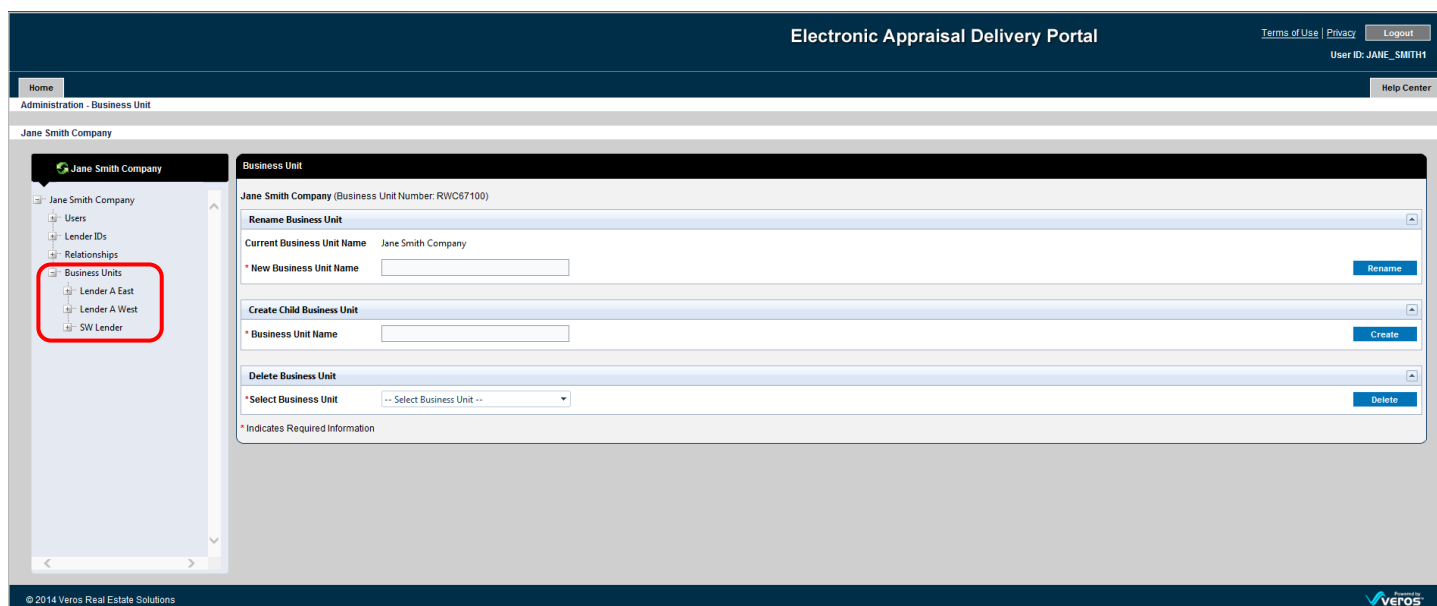
Click **Create**.

After you click **Create**, a Business Unit successfully created as SW Lender (name of the business unit) message appears.



Successful Message

You can see the business unit added to after you click  **Business Units** to close the navigation structure and then click  **Business Units** to re-open the navigation structure.



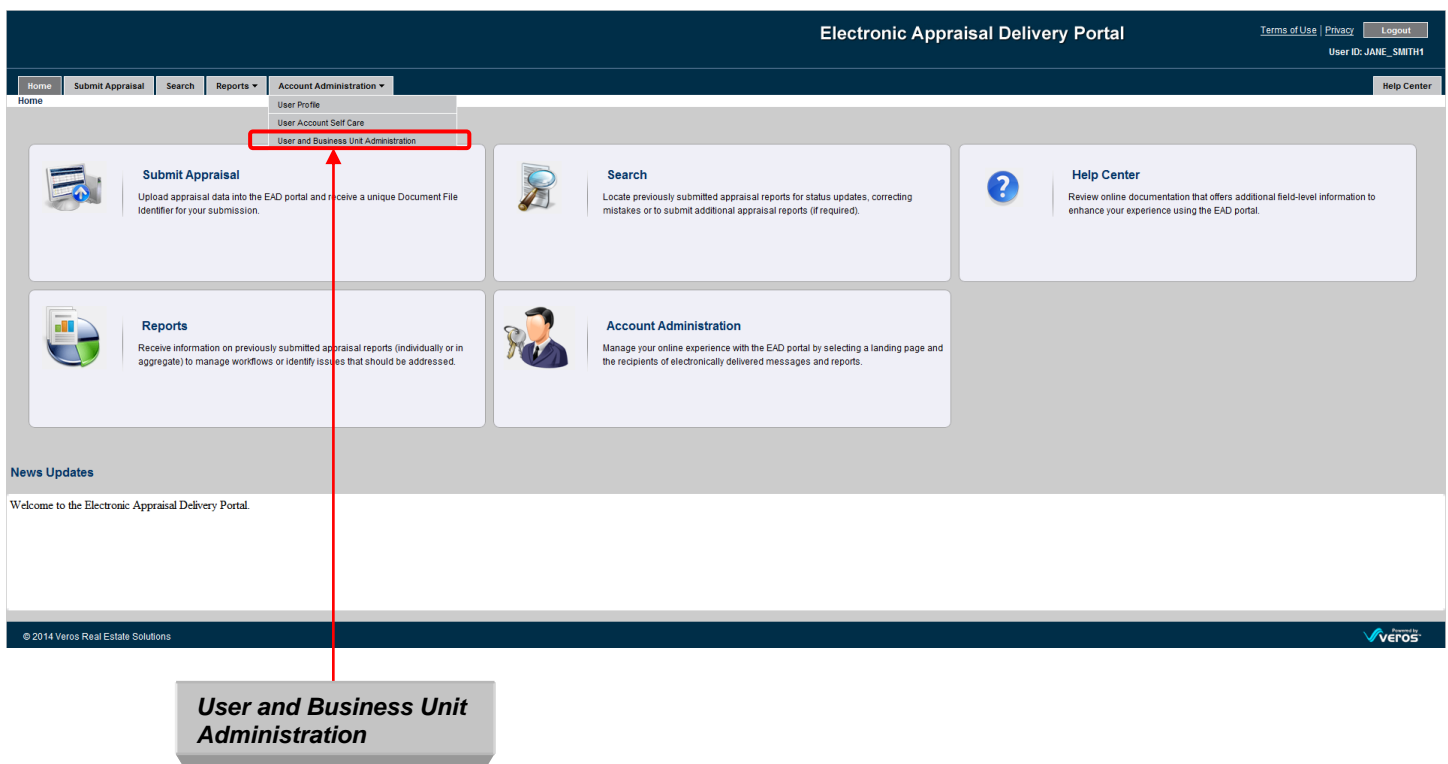
2.3 Renaming a Business Unit

Renaming a business unit is a way to help organize your user setup in business terms and provides another way to help meet changing business needs. When your organization makes organizational changes, you can use this functionality to better align with those changes and update the business unit name to something more suitable.

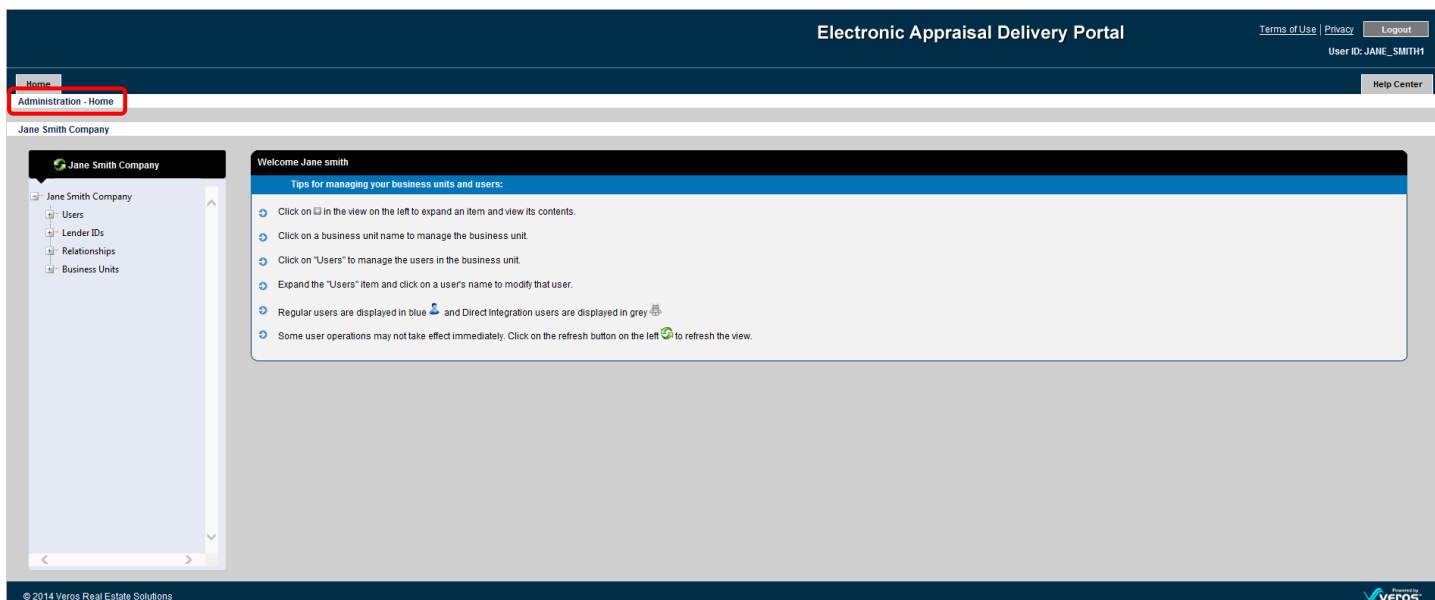
Although there are no impacts to a user's level of access under the business unit, be sure to communicate any business unit name changes to your users.

To rename a business unit, follow these steps:


1. From the EAD portal **Home** page, click the **Account Administration** tab and select **User and Business Unit Administration**.

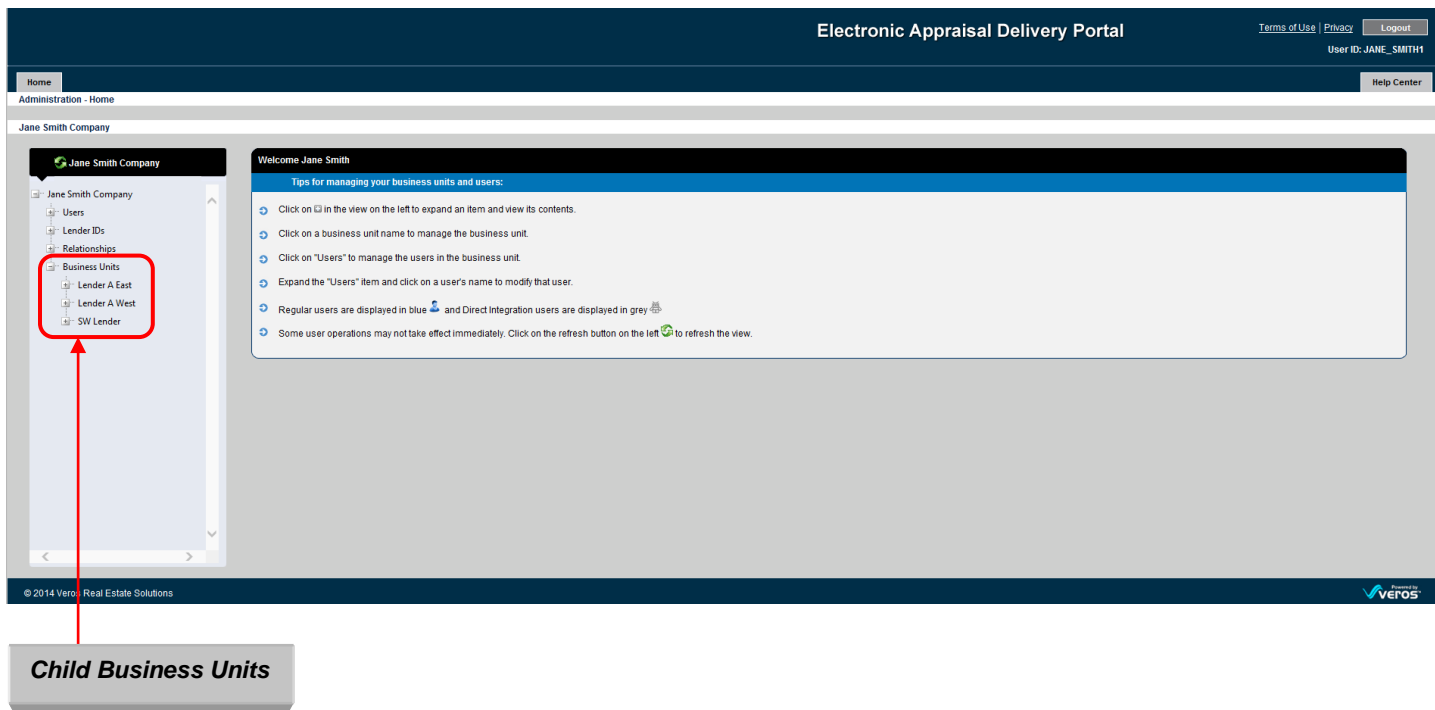


After you select **User and Business Unit Administration**, the **Administration - Home** page appears.



2. From the **Administration – Home** page, click **Business Units** in the left navigation bar.

Note: Click on the  to display the list of existing child business units.



After you select **Business Units** from the left navigation bar, the **Administration – Business Units** page appears.

The screenshot shows the 'Electronic Appraisal Delivery Portal' interface. At the top, there is a header with 'Electronic Appraisal Delivery Portal', 'Terms of Use', 'Privacy', and 'Logout' links. Below the header, a navigation bar includes 'Home', 'Administration - Business Unit' (highlighted with a red box), and 'Help Center'. The main content area is titled 'Jane Smith Company' and displays the 'Business Unit' management interface. This interface includes three sections: 'Rename Business Unit' with a 'Current Business Unit Name' field (showing 'Jane Smith Company') and a 'New Business Unit Name' field; 'Create Child Business Unit' with a 'Business Unit Name' field; and 'Delete Business Unit' with a 'Select Business Unit' dropdown menu. Each section has a corresponding button ('Rename', 'Create', 'Delete'). A note at the bottom states '* Indicates Required Information'. The footer shows '© 2014 Veros Real Estate Solutions' and the 'veros' logo.

This page allows you to manage your business unit(s). You can rename, create, or delete a business unit. The focus of this section is on renaming a business unit.

3. From the **Administration – Business Units** page, locate the **Rename Business Unit** section and enter the new name in the New Business Unit Name field.

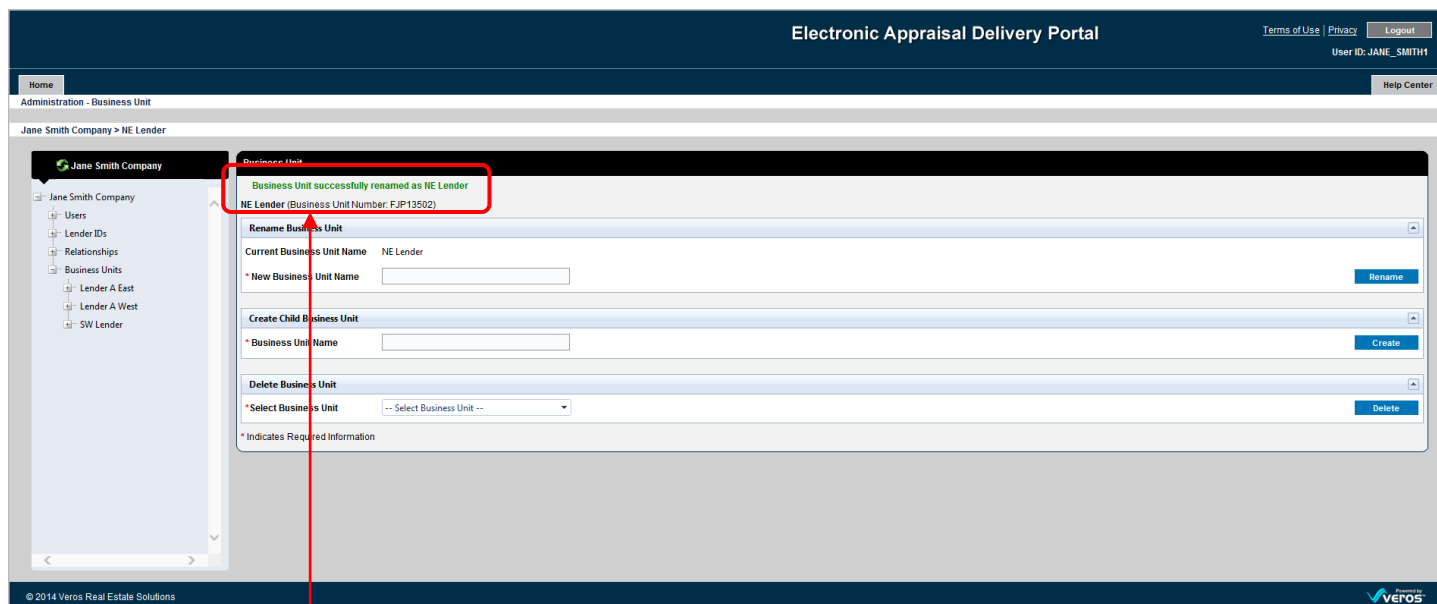
The screenshot displays the 'Electronic Appraisal Delivery Portal' interface. The top navigation bar includes 'Home', 'Administration - Business Unit', and 'Jane Smith Company > SW Lender'. The left sidebar shows a tree view with 'Jane Smith Company' expanded, containing 'Users', 'Lender IDs', 'Relationships', 'Business Units', 'Lender A East', 'Lender A West', and 'SW Lender'. The main content area is titled 'Business Unit' and shows 'SW Lender (Business Unit Number: FJP13502)'. The 'Rename Business Unit' section is highlighted with a red box. It contains the following fields and buttons:

- Current Business Unit Name:** SW Lender
- * New Business Unit Name:** NE Lender (with a red arrow pointing to it from the label 'Enter New Business Unit Name')
- Rename Button:** A blue button labeled 'Rename' (with a red arrow pointing to it from the label 'Rename Button')
- Create Child Business Unit:** A section with a 'Business Unit Name' input field and a 'Create' button.
- Delete Business Unit:** A section with a 'Select Business Unit' dropdown menu and a 'Delete' button.

At the bottom of the page, there is a copyright notice: '© 2014 Veros Real Estate Solutions' and the Veros logo.

Click **Rename**.



After you click Rename, a Business Unit successfully renamed as NE Lender (name of the business unit) message appears.

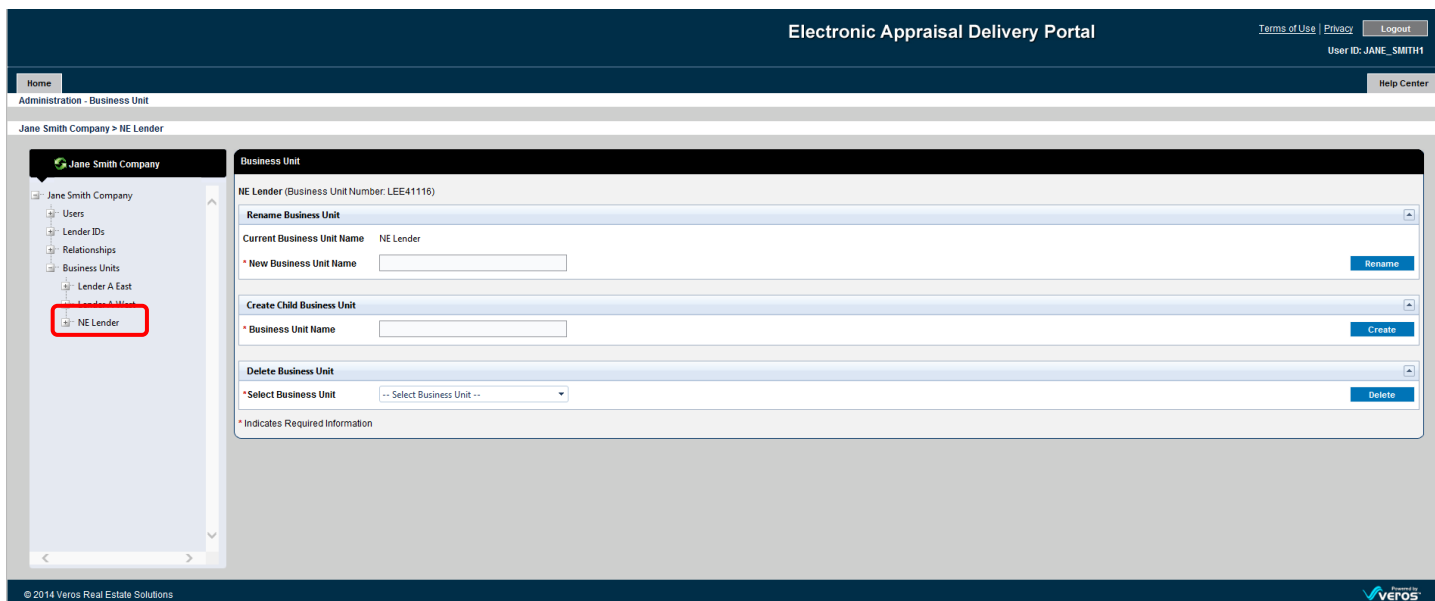


Successful Message

If you try to rename the business unit to the same name as an existing business unit's name, you receive a message indicating you need to use a different name.

NOTE: Renaming a business unit has no impacts on the existing submissions associated with the business unit. The submissions remain with the renamed business unit.

You can see the renamed business unit (NE Lender) after you click  **Business Units** to close the navigation structure and  **Business Units** then click to re-open the navigation structure.



The screenshot displays the 'Electronic Appraisal Delivery Portal' interface. At the top, the header includes the portal name, links for 'Terms of Use', 'Privacy', and 'Logout', and the user ID 'JANE_SMITH1'. Below the header, a navigation bar shows 'Home' and 'Administration - Business Unit'. The main content area is titled 'Jane Smith Company > NE Lender'. On the left, a sidebar for 'Jane Smith Company' lists 'Users', 'Lender IDs', 'Relationships', 'Business Units', 'Lender A East', 'Lender A West', and 'NE Lender', with 'NE Lender' highlighted by a red box. The main panel, titled 'Business Unit', shows 'NE Lender (Business Unit Number: LEE41116)'. It contains three sections: 'Rename Business Unit' with a 'Current Business Unit Name' of 'NE Lender' and a 'New Business Unit Name' field; 'Create Child Business Unit' with a 'Business Unit Name' field; and 'Delete Business Unit' with a 'Select Business Unit' dropdown menu. A legend at the bottom indicates that an asterisk (*) denotes required information.

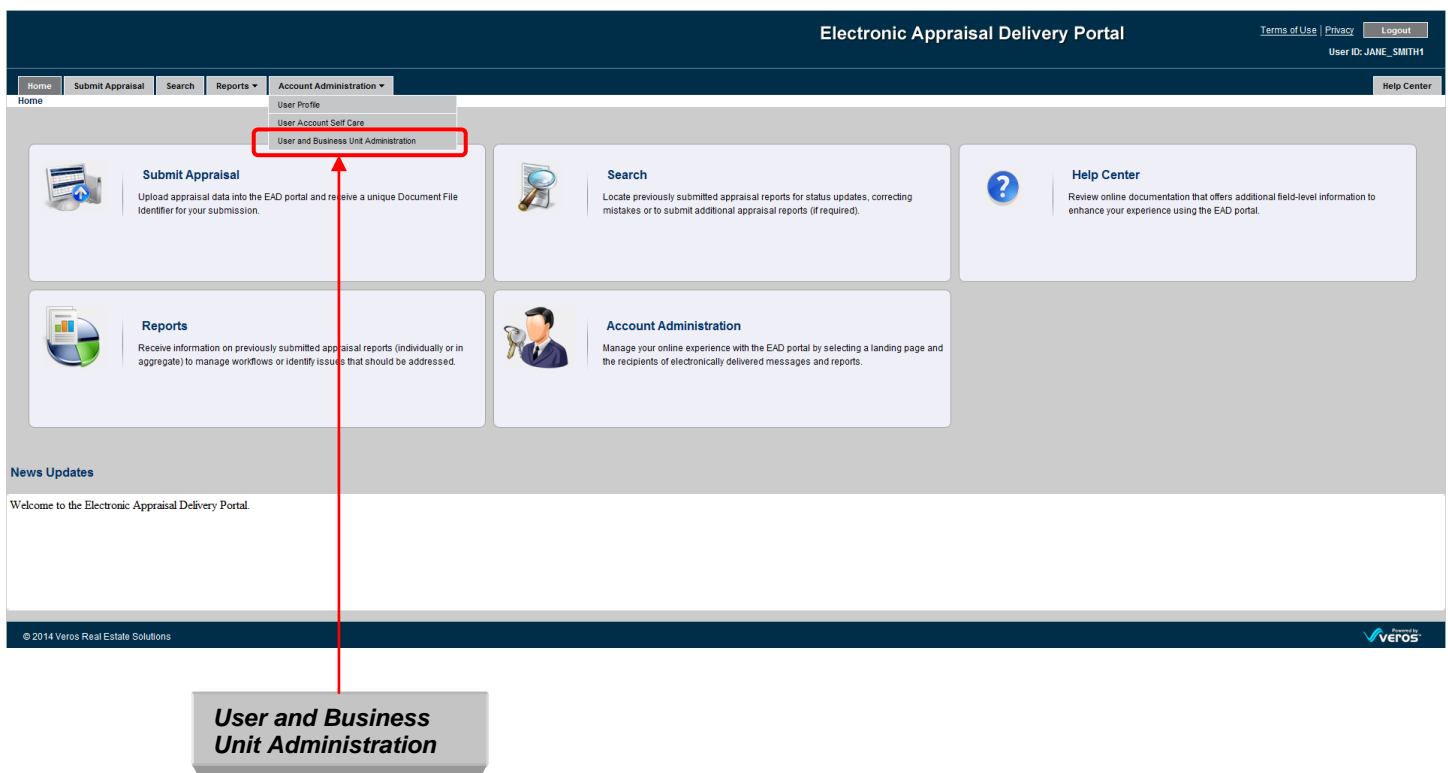
2.4 Deleting a Business Unit

Deleting a business unit is another way to help manage your business units. Only business units that have never had submissions associated with them can be deleted. The existence of submissions in a business unit prevents the deletion of that business unit, and you cannot transfer the appraisal submissions from one business unit to another.

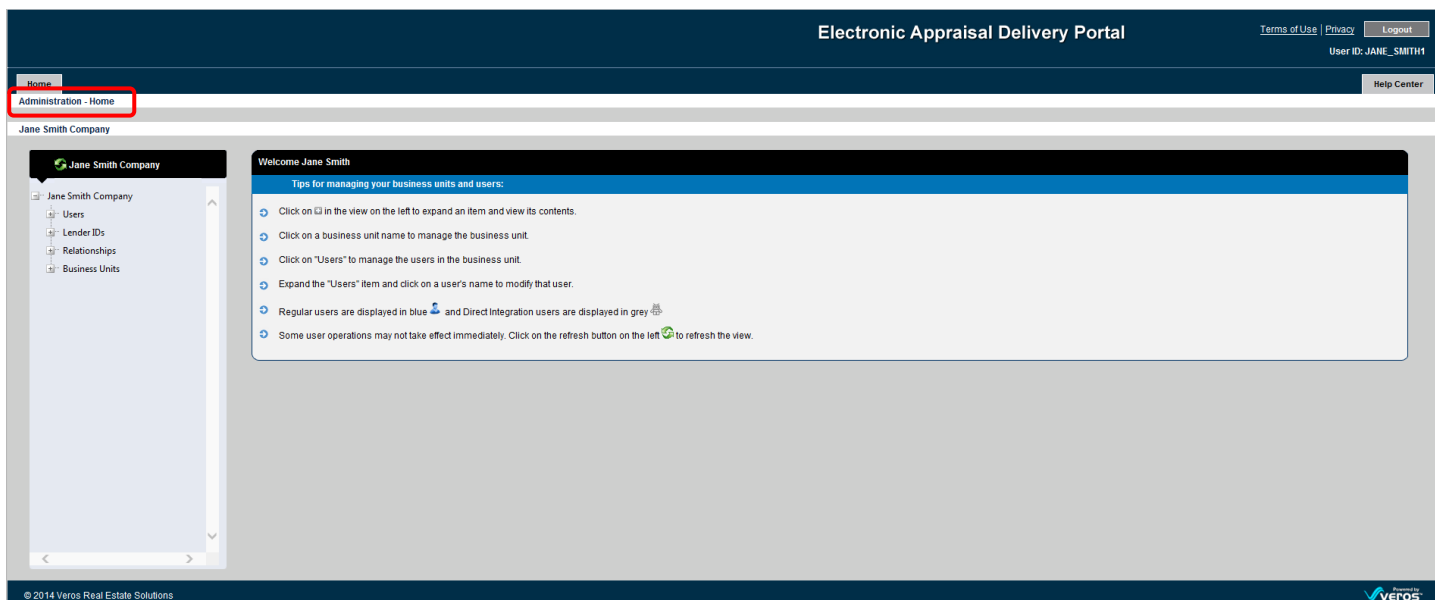
Prior to deleting a business unit, all the users need to be transferred or deleted and all the relationships cancelled. You cannot delete the parent business unit.

To delete a business unit, follow these steps:

1. From the EAD portal **Home** page, click the **Account Administration** tab and select **User and Business Unit Administration**.

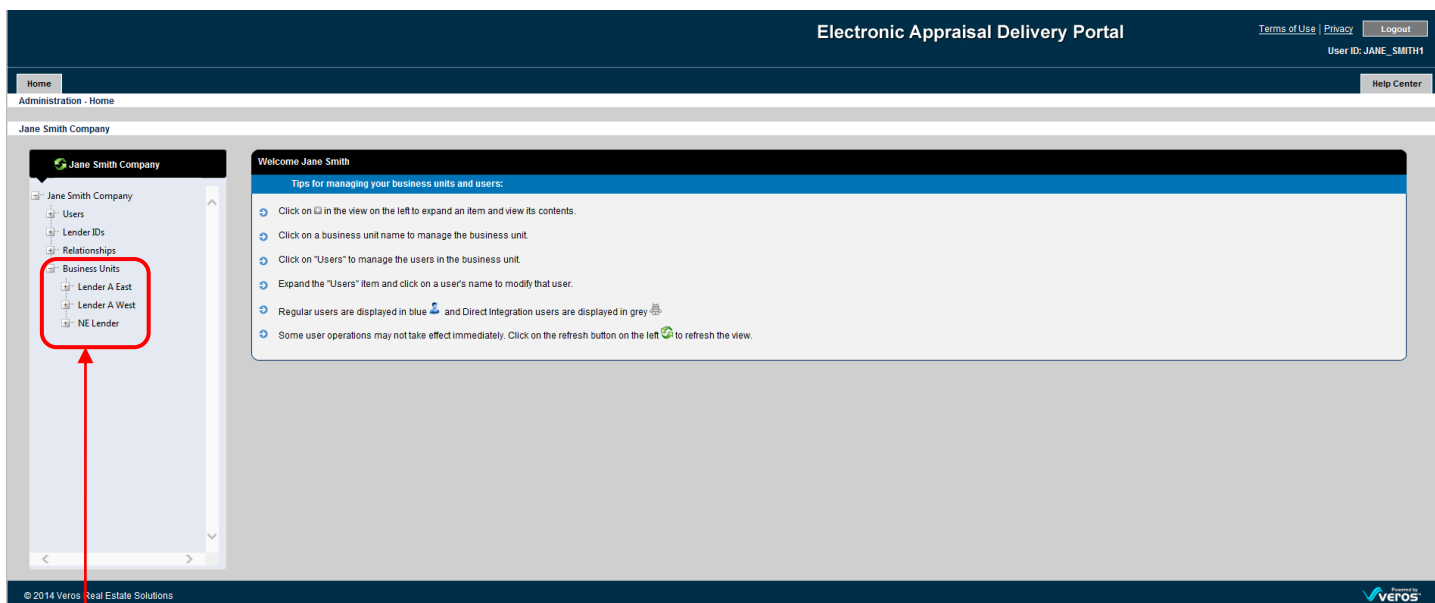


After you select **User and Business Unit Administration**, the **Administration - Home** page appears.



2. From the Administration – Home page, click **Business Units** in the left navigation bar.

Note: Click on the  to display the list of existing child business units.



Child Business Units

After you select Business Units from the left navigation bar, the Administration – Business Units page appears.

The screenshot shows the 'Electronic Appraisal Delivery Portal' interface. At the top, there's a header with 'Electronic Appraisal Delivery Portal', links for 'Terms of Use', 'Privacy', and 'Logout', and a user ID 'JANE_SMITH1'. Below the header, a navigation bar includes 'Home' and 'Administration - Business Unit' (highlighted with a red box). The main content area is titled 'Business Unit' and shows details for 'Jane Smith Company (Business Unit Number: RWC67100)'. It contains three sections: 'Rename Business Unit' with a 'Current Business Unit Name' field and a 'New Business Unit Name' field; 'Create Child Business Unit' with a 'Business Unit Name' field; and 'Delete Business Unit' with a 'Select Business Unit' dropdown menu. Each section has a corresponding button ('Rename', 'Create', 'Delete'). A note at the bottom states '* Indicates Required Information'. The footer includes '© 2014 Veros Real Estate Solutions' and the 'veros' logo.

This page allows you to manage your business unit(s). You can rename, create, or delete a business unit. The focus of this section is on deleting a business unit.

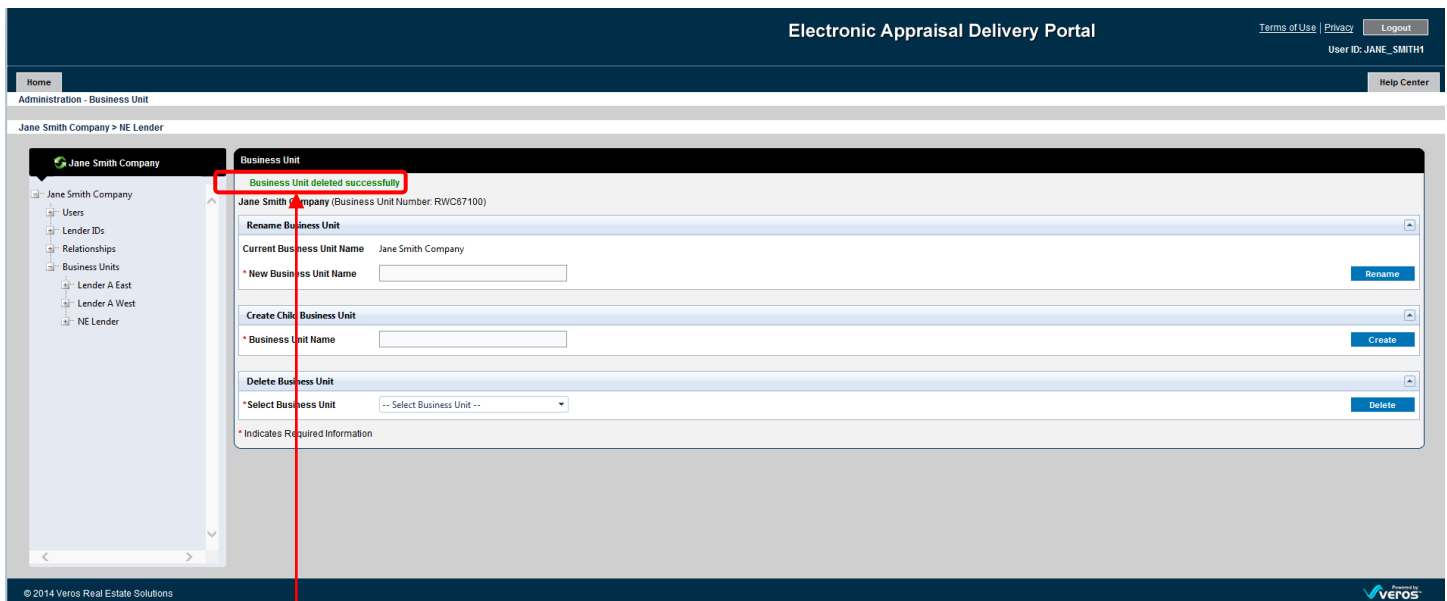
3. From the **Administration – Business Unit** page, locate the **Delete Business Unit** section and select the business unit you wish to delete from the **Select Business Unit** dropdown.

NOTE: Deleting a business unit is a permanent action and cannot be undone.

The screenshot displays the 'Electronic Appraisal Delivery Portal' interface. The top navigation bar includes 'Home', 'Administration - Business Unit', and a user profile for 'JANE_SMITH1'. The left sidebar shows a tree view of the 'Jane Smith Company' with options like 'Users', 'Lender IDs', 'Relationships', and 'Business Units'. The main content area is titled 'Business Unit' and shows details for 'Jane Smith Company (Business Unit Number: RWC87100)'. It includes sections for 'Rename Business Unit', 'Create Child Business Unit', and 'Delete Business Unit'. The 'Delete Business Unit' section features a dropdown menu for selecting a business unit, with options: '-- Select Business Unit --', 'Lender A East', 'Lender A West', and 'NE Lender'. A red box highlights the 'Delete Business Unit' section, and red arrows point from the dropdown and the 'Delete' button to callout boxes labeled 'Select Business Unit' and 'Delete Button' respectively.

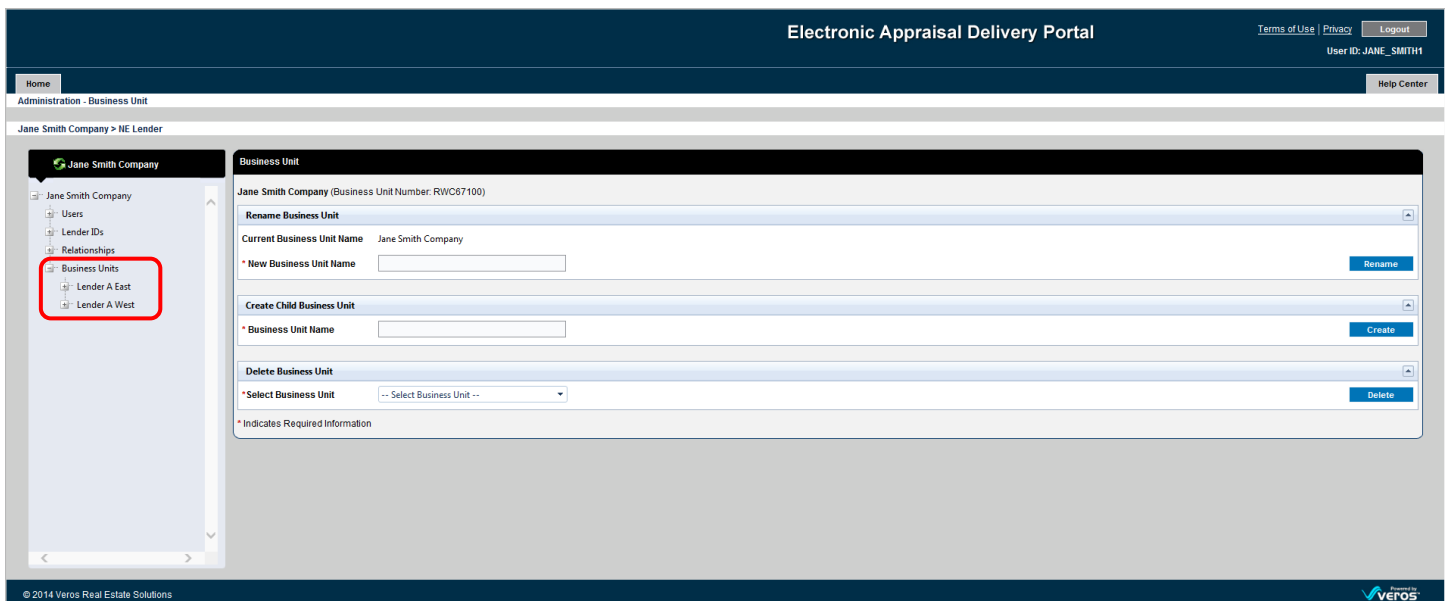
Click **Delete**.

After you click **Delete**, a Business Unit deleted successfully message appears.



Successful Message

You can see the business unit (NE Lender) is removed after you click **Business Units** to close the navigation structure and then click **Business Units** to re-open the navigation structure.



3 Managing Users

The topics covered in this section include:

- Managing Users Overview
- Adding Users
- Transferring Users In and Out of Business Units
- Changing a User's Role
- Changing Passwords
- Suspending Users
- Restoring or Permanently Deleting Users
- Password Criteria

3.1 Managing users Overview

In the EAD portal, the authorized lender admins are responsible for adding and maintaining users for their organization. The lender admins must be directly authorized by FHA. Once authorized, the lender admin is responsible for managing the access rights for all other users in your organization.

Table 3.1.1 Functionality available by User Role

Functionality	Lender Admin	Lender User	Lender Read- Only User
Set up business unit structure	√		
Add users	√		
Manage users and lender agents	√		
Submit appraisal data files	√	√	
Search for appraisal data files	√	√	√
Upload corrected appraisal data files	√	√	
Set up reports	√	√	√
Review reports	√	√	√
Request overrides	√	√	
Change your own user profile	√	√	√
Complete user account self-care tasks	√	√	√

Table 3.1.2 Functionality associated with Managing Users

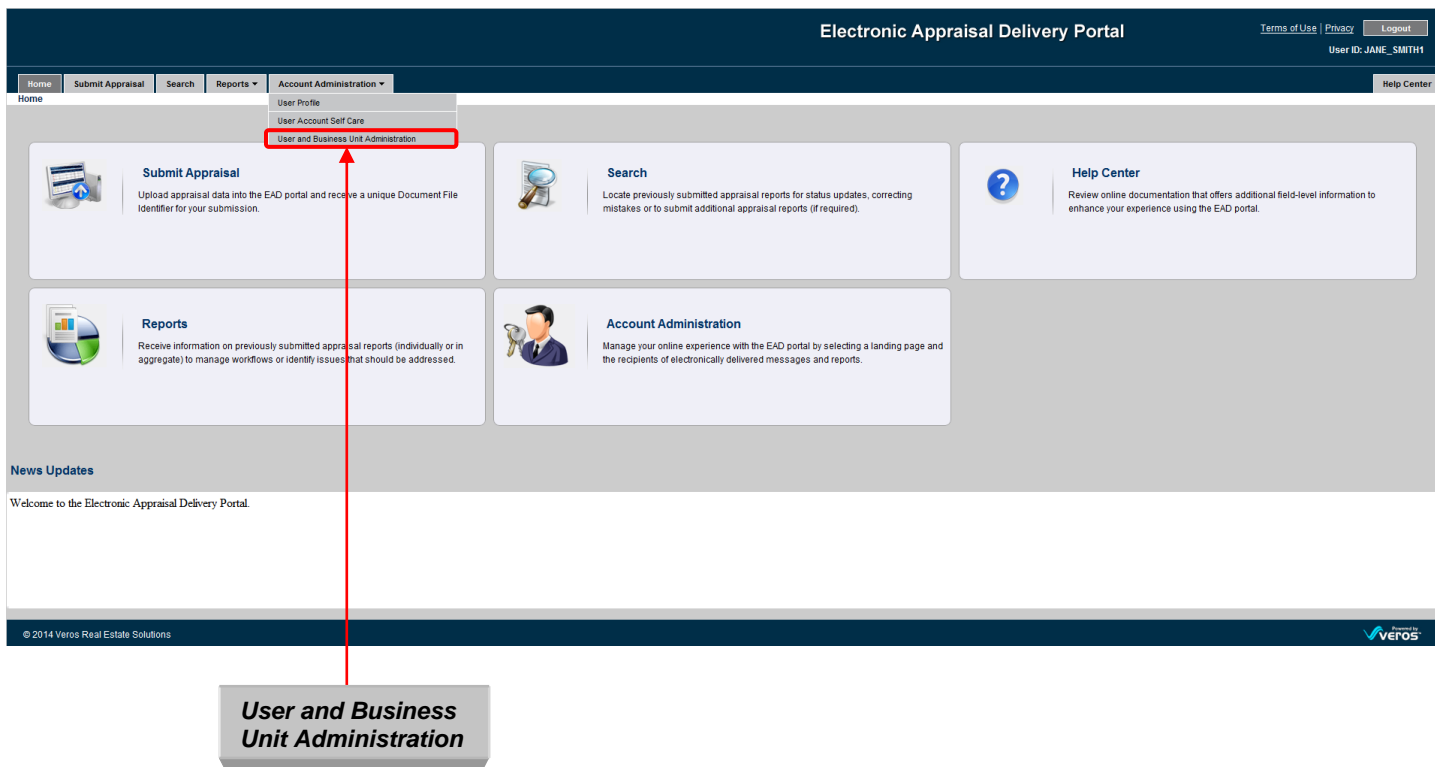
Functionality	Description
Adding Users	Enables you to create or invite a lender user, or a lender read-only user to the EAD portal.
Transferring Users In and Out of Business Units	If your setup includes multiple business units, this functionality enables you to move the users in and out of business units to meet organizational needs. Users can only be assigned to one business unit at a time.
Changing a User's Role	Enables you to change a user's role between a lender admin, or a lender user, or a lender read-only user.
Changing Passwords	Enables you to change a user's password for security reasons or if a password is forgotten.
Suspending Users	Enables you to suspend a user's access to the EAD portal.
Restoring or Permanently Deleting Users	Enables you to restore a user's access to the EAD portal or permanently delete a user from the EAD portal.

3.2 Adding Users

This section explains how to add a user in the EAD portal – including a lender user, or a lender read-only user. Refer to the **Table 3.1.1 Functionality available by User Role** for each user's available functionality.

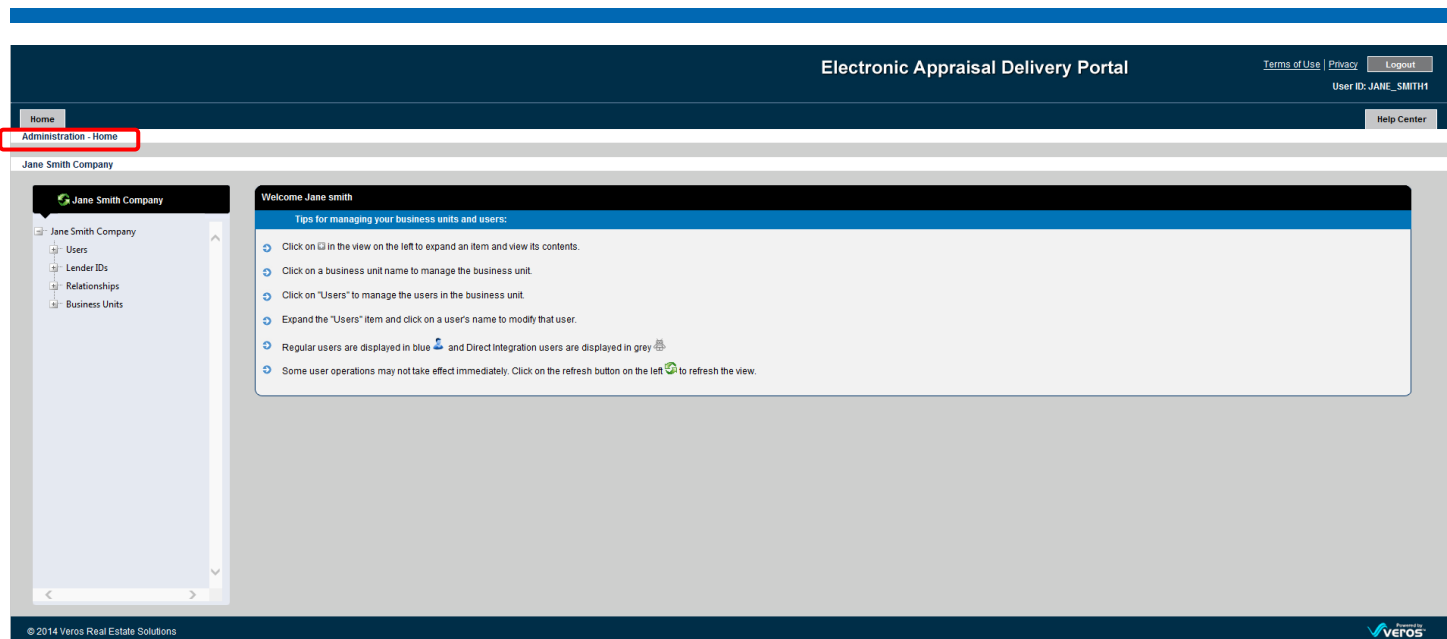
To add a user in the EAD portal, follow these steps:

1. From the EAD portal **Home** page, click the **Account Administration** tab and select **User and Business Unit Administration**.



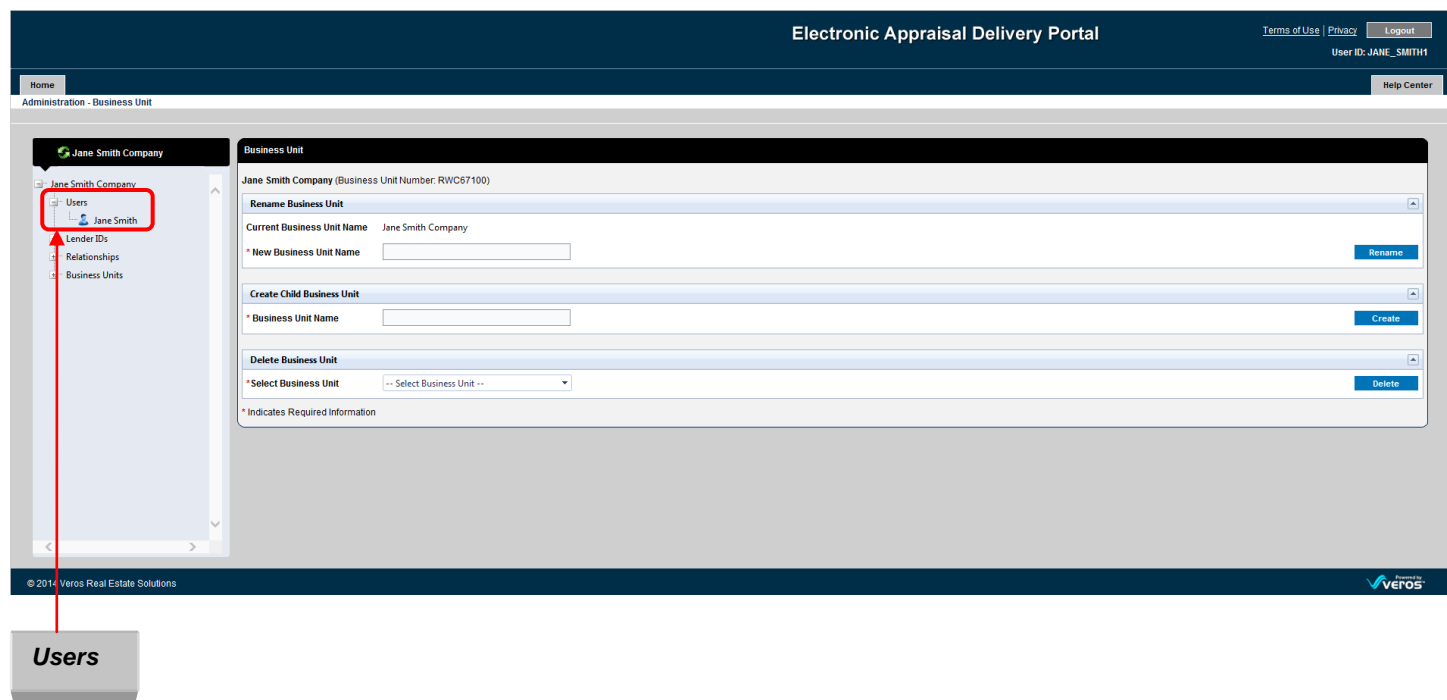
NOTE: The **User and Business Unit Administration** feature is not available through the **Account Administration** icon on the **Home** page.

After you select **User and Business Unit Administration**, the **Administration - Home** page appears.



2. From the **Administration – Home** page, click **Users** in the left navigation bar.

NOTE: Click the  sign to display the list of users assigned to that business unit.



After you select Users from the left navigation bar, the Administration – Users page appears.

The screenshot displays the 'Electronic Appraisal Delivery Portal' interface. At the top, there's a header with 'Terms of Use', 'Privacy', and 'Logout' links, along with the user ID 'JANE_SMTH1'. A red box highlights the 'Administration - Users' link in the sidebar. The main content area is titled 'Users' and contains five sections:

- Create User:** Fields for First Name, Last Name, Email Address, User ID, Password, and Role. Buttons for 'Reset' and 'Create' are present.
- Invite User:** Fields for First Name, Last Name, Email Address, and Role. A 'Business Unit' dropdown is set to 'Jane Smith Company'. Buttons for 'Reset' and 'Invite' are present.
- Modify User:** A 'Select User' dropdown. Buttons for 'Edit' and 'Suspend' are present.
- Transfer Users:** A 'Select Users' dropdown and a 'Business Unit' dropdown. A 'Transfer' button is present.
- Restore Users:** A 'Select Suspended Users' dropdown. Buttons for 'Restore' and 'Delete Permanently' are present.

A footer note states: '*Indicates Required Information'. The bottom of the page shows the copyright '© 2014 Veros Real Estate Solutions' and the Veros logo.

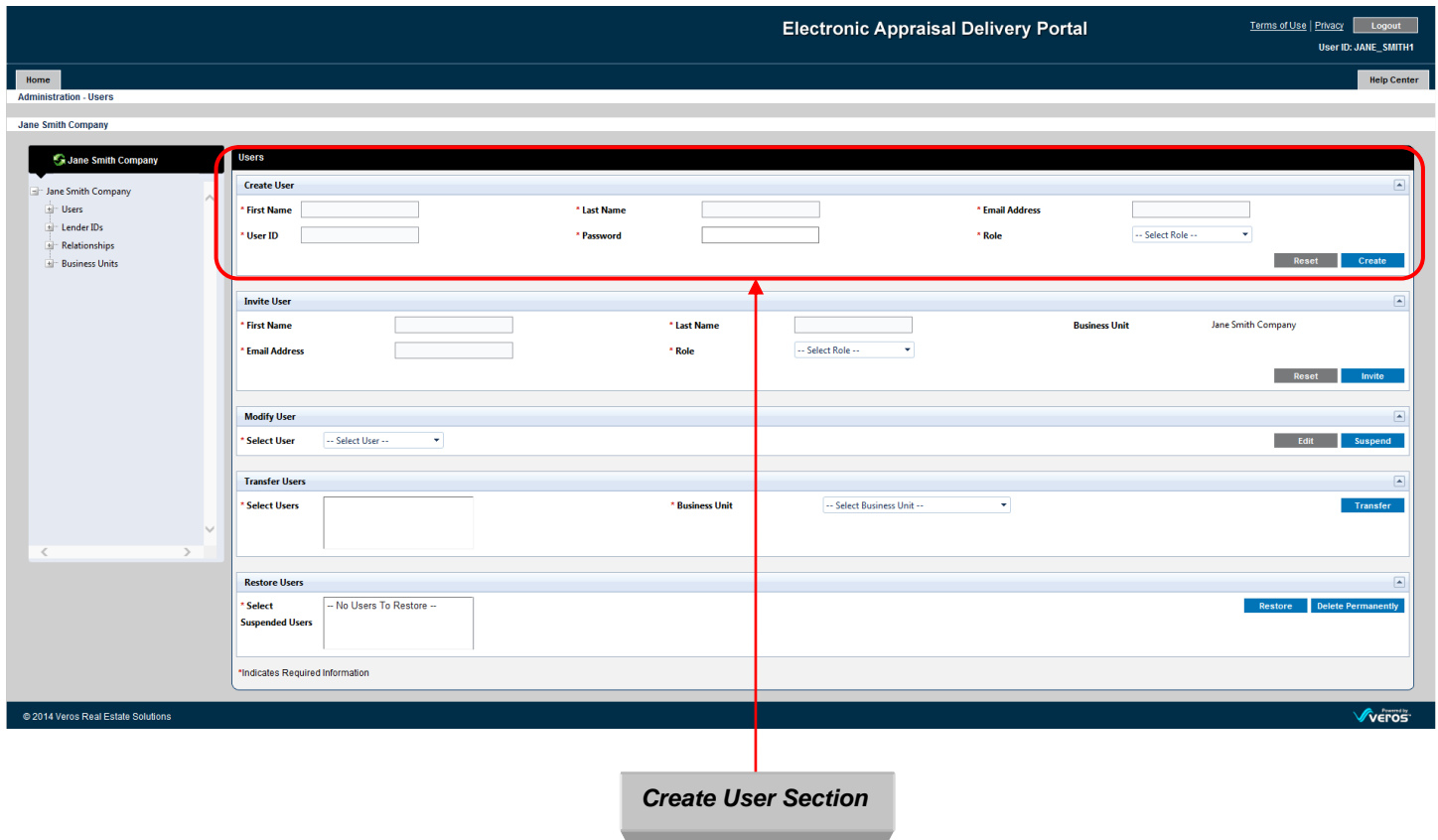
The Administration – Users page allows you to manage the users within your business unit(s). You can create, invite, modify, transfer, and restore users.

The focus of this section is to add another user by creating or inviting a user. The major difference between the two is who creates the User ID and Password:

- A. **Create User** – With Create User, you enter the name and email address of the person you are creating, along with a User ID and temporary Password you select. This allows you to control the naming convention of the User IDs. You must provide the temporary Password to the person you are adding, EAD portal does not send the Password to the newly created user. Once created, the person created receives an email with their User ID and a unique registration URL to begin the registration process. After the registration process is started, the user receives a prompt to change their password. To create a user, continue with **Step 3**.
- B. **Invite User** – With Invite User, you enter only the name and email address of the person you are inviting. Once invited, the person invited receives an email with a unique registration URL to begin the registration process. After the registration process is started, the user receives a prompt to create a User ID and Password. To invite a user, continue with **Step 4**.

3. Create User:

From the **Administration – Users** page, locate the **Create User** section



In the Create User section, complete the required (*) fields:

- *First Name
- *Last Name
- *Email Address
- *User ID
- *Password (follow the Password Criteria)
- *Role (select lender user or lender read-only user)

Electronic Appraisal Delivery Portal

Terms of Use | Privacy | Logout

User ID: JANE_SMITH1

Home

Administration - Users

Help Center

Jane Smith Company

Jane Smith Company

- Users
- Lender IDs
- Relationships
- Business Units

Users

Create User

* First Name: Patty * Last Name: Ryan * Email Address: p_ryan@mortgage.com

* User ID: P_Ryan * Password: ***** * Role: Lender User

Reset Create

Invite User

* First Name: * Last Name: Business Unit: Jane Smith Company

* Email Address: * Role: -- Select Role --

Reset Invite

Modify User

* Select User: -- Select User --

Edit Suspend

Transfer Users

* Select Users: * Business Unit: -- Select Business Unit --

Transfer

Restore Users

* Select Suspended Users: -- No Users To Restore --

Restore Delete Permanently

*Indicates Required Information

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Reset Button

Create Button

Click **Create**.

NOTE: The **Reset** button clears all the information entered in the fields.

After you click **Create**, a User created successfully message appears at the top of the **Administration – Users** page

This generates an email from ead-noreply@veros.com containing the added user's unique registration URL to begin their registration process.

Electronic Appraisal Delivery Portal

Terms of Use | Privacy | Logout

User ID: JANE_SMITH1

Help Center

Home

Administration - Users

Jane Smith Company

Users

User created successfully. This change may take a few minutes to take effect.

Create User

* First Name * Last Name * Email Address

* User ID * Password * Role -- Select Role --

Reset Create

Invite User

* First Name * Last Name Business Unit Jane Smith Company

* Email Address * Role -- Select Role --

Reset Invite

Modify User

* Select User -- Select User -- Edit Suspend

Transfer Users

* Select Users Patty Ryan * Business Unit -- Select Business Unit -- Transfer

Restore Users

* Select Suspended Users -- No Users To Restore -- Restore Delete Permanently

*Indicates Required Information

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Successful Message

Be sure to provide the user with the password you created. When the user logs in with the new temporary password, he/she is prompted to create a new secure password.

4. Invite User:

From the **Administration – Users** page, locate the **Invite User** section.

The screenshot displays the 'Electronic Appraisal Delivery Portal' interface. The top navigation bar includes 'Home', 'Administration - Users', and a user profile for 'JANE_SMITH'. A sidebar on the left lists 'Jane Smith Company' with sub-items: 'Users', 'Lender IDs', 'Relationships', and 'Business Units'. The main content area is titled 'Users' and contains several sections: 'Create User', 'Invite User' (highlighted with a red box), 'Modify User', 'Transfer Users', and 'Restore Users'. The 'Invite User' section includes fields for 'First Name', 'Last Name', 'Email Address', and 'Role' (a dropdown menu). The 'Business Unit' is set to 'Jane Smith Company'. Buttons for 'Reset' and 'Invite' are at the bottom right of this section. A red arrow points from a grey box labeled 'Invite Users Section' below the screenshot to the 'Invite User' section.

In the Invite User section, complete the required (*) fields:

- *First Name
- *Last Name
- *Email Address
- *Role (select lender user or lender read-only user)

Electronic Appraisal Delivery Portal

Terms of Use | Privacy | Logout

User ID: JANE_SMITH1

Home

Administration - Users

Help Center

Jane Smith Company

Jane Smith Company

- Users
- Lender IDs
- Relationships
- Business Units

Users

Create User

* First Name * Last Name * Email Address

* User ID * Password * Role -- Select Role --

Reset Create

Invite User

* First Name * Last Name Business Unit Jane Smith Company

* Email Address * Role

Reset Invite

Modify User

* Select User -- Select User --

Edit Save and

Transfer Users

* Select Users * Business Unit -- Select Business Unit --

Transfer

Restore Users

* Select Suspended Users -- No Users To Restore --

Restore Delete Permanently

*Indicates Required Information

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Reset Button

Invite Button

Click **Invite**.

NOTE: The **Reset** button clears all the information entered in the fields.

After you click **Invite**, a User invited successfully message appears at the top of the **Administration – Users** page.

This generates an email from ead-noreply@veros.com containing the added user's unique registration URL to begin their registration process.

Electronic Appraisal Delivery Portal

Terms of Use | Privacy | Logout

User ID: JANE_SMITH1

Home

Administration - Users

Jane Smith Company

Jane Smith Company

Users

User invited successfully

Create User

* First Name * Last Name * Email Address

* User ID * Password * Role -- Select Role --

Reset Create

Invite User

* First Name * Last Name Business Unit Jane Smith Company

* Email Address * Role -- Select Role --

Reset Invite

Modify User

* Select User -- Select User --

Edit Suspend

Transfer Users

* Select Users Patty Ryan * Business Unit -- Select Business Unit --

Transfer

Restore Users

* Select Suspended Users -- No Users To Restore --

Restore Delete Permanently

*Indicates Required Information

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Successful Message

3.3 Transferring Users in and out of Business Units

If your organization sets up multiple business units, this functionality allows you to transfer the users from one unit to another. Transferring users in and out of different business units allows you to efficiently manage resources based on the setup of your organization.

Users only have access to submit appraisal data files to the business unit to which they are assigned. However, the users who are transferred from a child business unit to a parent business unit can view and edit submissions in the child business units. Transferred users receive emails notifying them of the transfer.

To transfer a user from one business unit to another, follow these steps:

1. From the EAD portal **Home** page, click the **Account Administration** tab and select **User and Business Unit Administration**.

Electronic Appraisal Delivery Portal

Terms of Use | Privacy | Logout

User ID: JANE_SMITH1

Home | Submit Appraisal | Search | Reports | Account Administration | Help Center

Home

Account Administration

- User Profile
- User Account Self Care
- User and Business Unit Administration

Submit Appraisal
Upload appraisal data into the EAD portal and receive a unique Document File Identifier for your submission.

Search
Locate previously submitted appraisal reports for status updates, correcting mistakes or to submit additional appraisal reports (if required).

Help Center
Review online documentation that offers additional field-level information to enhance your experience using the EAD portal.

Reports
Receive information on previously submitted appraisal reports (individually or in aggregate) to manage workflows or identify issues that should be addressed.

Account Administration
Manage your online experience with the EAD portal by selecting a landing page and the recipients of electronically delivered messages and reports.

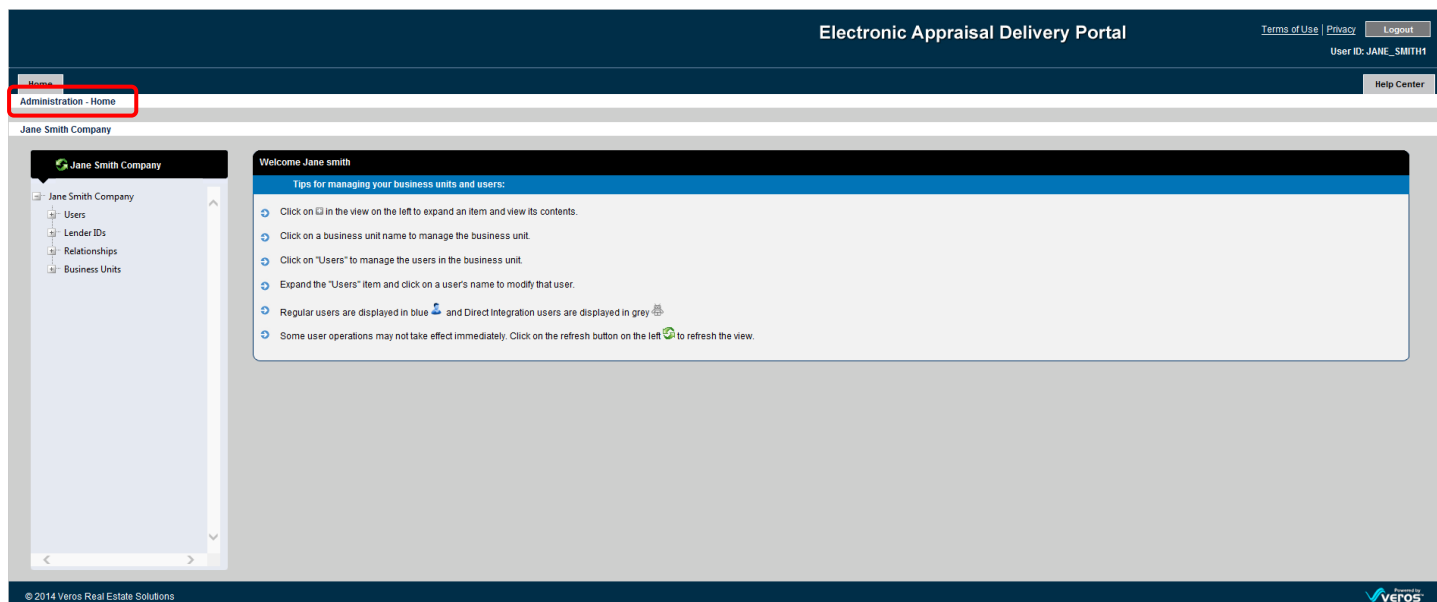
News Updates
Welcome to the Electronic Appraisal Delivery Portal.

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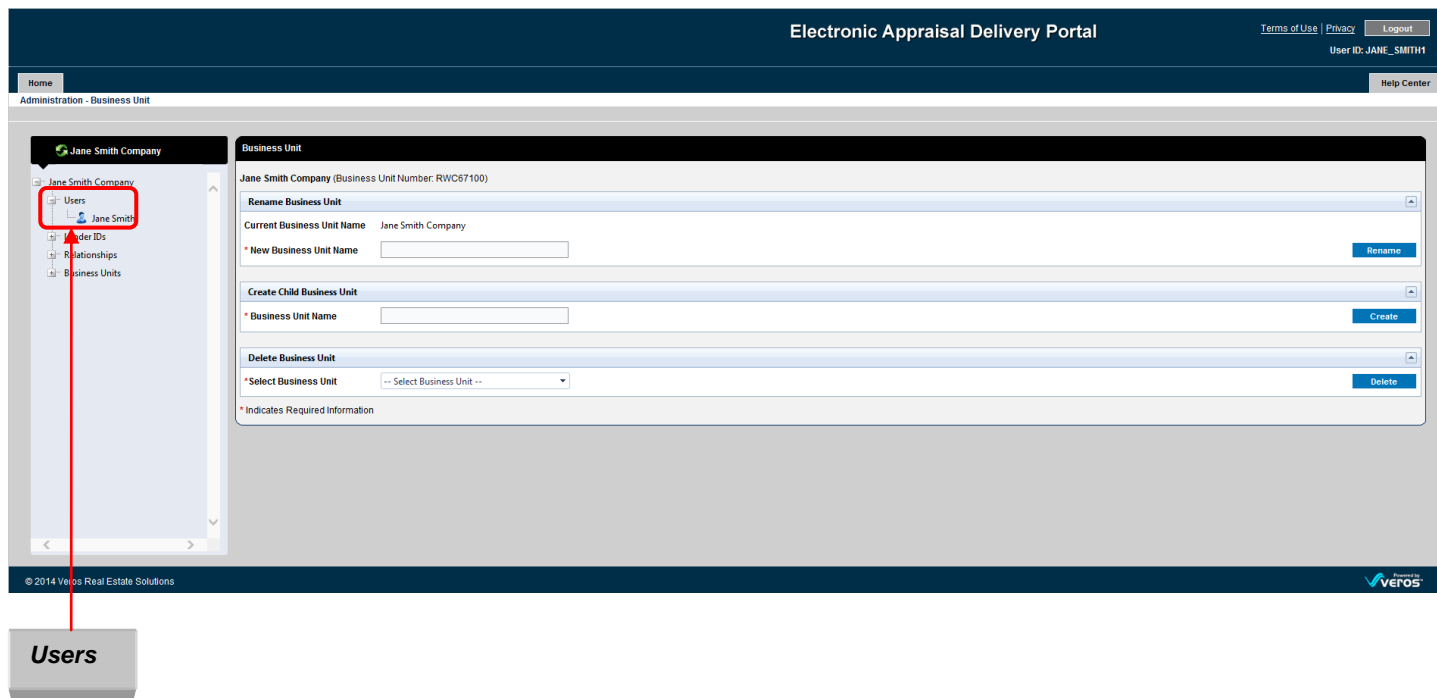
User and Business Unit Administration

After you select **User and Business Unit Administration**, the **Administration - Home** page appears.



2. From the **Administration – Home** page, click **Users** in the left navigation bar.

Note: Click the  sign to display the list of users assigned to that business unit.



After you select Users from the left navigation bar, the **Administration – Users** page appears.

The screenshot displays the 'Electronic Appraisal Delivery Portal' interface. At the top, a dark blue header contains the portal name, links for 'Terms of Use', 'Privacy', and 'Logout', and the user ID 'JANE_SMITH1'. Below the header, a navigation bar shows 'Home' and 'Administration - Users' (highlighted with a red box). The main content area is titled 'Users' and contains five sections: 'Create User', 'Invite User', 'Modify User', 'Transfer Users', and 'Restore Users'. Each section has input fields for user details and buttons for actions like 'Reset', 'Create', 'Invite', 'Edit', 'Suspend', 'Transfer', 'Restore', and 'Delete Permanently'. A footer bar includes the copyright notice '© 2014 Veros Real Estate Solutions' and the Veros logo.

The **Administration – Users** page allows you to manage the users within your business unit(s). You can create, invite, modify, transfer, and restore users.

The focus of this section is transferring a user from one business unit to another.

3. From the **Administration – Users** page, locate the **Transfer Users** section. Select the user(s) you wish to transfer from the **Select Users** dropdown.

The screenshot displays the 'Electronic Appraisal Delivery Portal' interface. The top navigation bar includes 'Home', 'Administration - Users', and 'Jane Smith Company'. The main content area is titled 'Users' and contains several sections: 'Create User', 'Invite User', 'Modify User', 'Transfer Users', and 'Restore Users'. The 'Transfer Users' section is highlighted with a red box. It features a 'Select Users' dropdown menu with 'Patty Ryan' selected, and a 'Business Unit' dropdown menu. A red arrow points from a callout box labeled 'Select User' to the 'Select Users' dropdown. The 'Restore Users' section is also visible, showing a 'Select Suspended Users' dropdown and buttons for 'Restore' and 'Delete Permanently'. The footer includes '© 2014 Veros Real Estate Solutions' and the 'VEROS' logo.

Hold down the 'Ctrl' key to highlight more than one user at a time.

4. From the **Business Unit** dropdown, select the **Business Unit** to which you want the user transferred.

The screenshot shows the 'Electronic Appraisal Delivery Portal' interface. The left sidebar contains a navigation tree for 'Jane Smith Company' with options like Users, Lender IDs, Relationships, Business Units, Lender A East, Lender A West, etc. The main content area is titled 'Users' and contains several sections: 'Create User', 'Invite User', 'Modify User', 'Transfer Users', and 'Restore Users'. The 'Transfer Users' section is highlighted with a red box. It includes a 'Select Users' dropdown with 'Patty Ryan' selected, a 'Business Unit' dropdown with 'Lender A East' selected, and a 'Transfer' button. A red arrow points from the 'Select Business Unit' label to the 'Business Unit' dropdown. Another red arrow points from the 'Transfer Button' label to the 'Transfer' button. The 'Restore Users' section is also visible below, with a 'Select Suspended Users' dropdown and 'Restore' and 'Delete Permanently' buttons.

Select Business Unit


Transfer Button

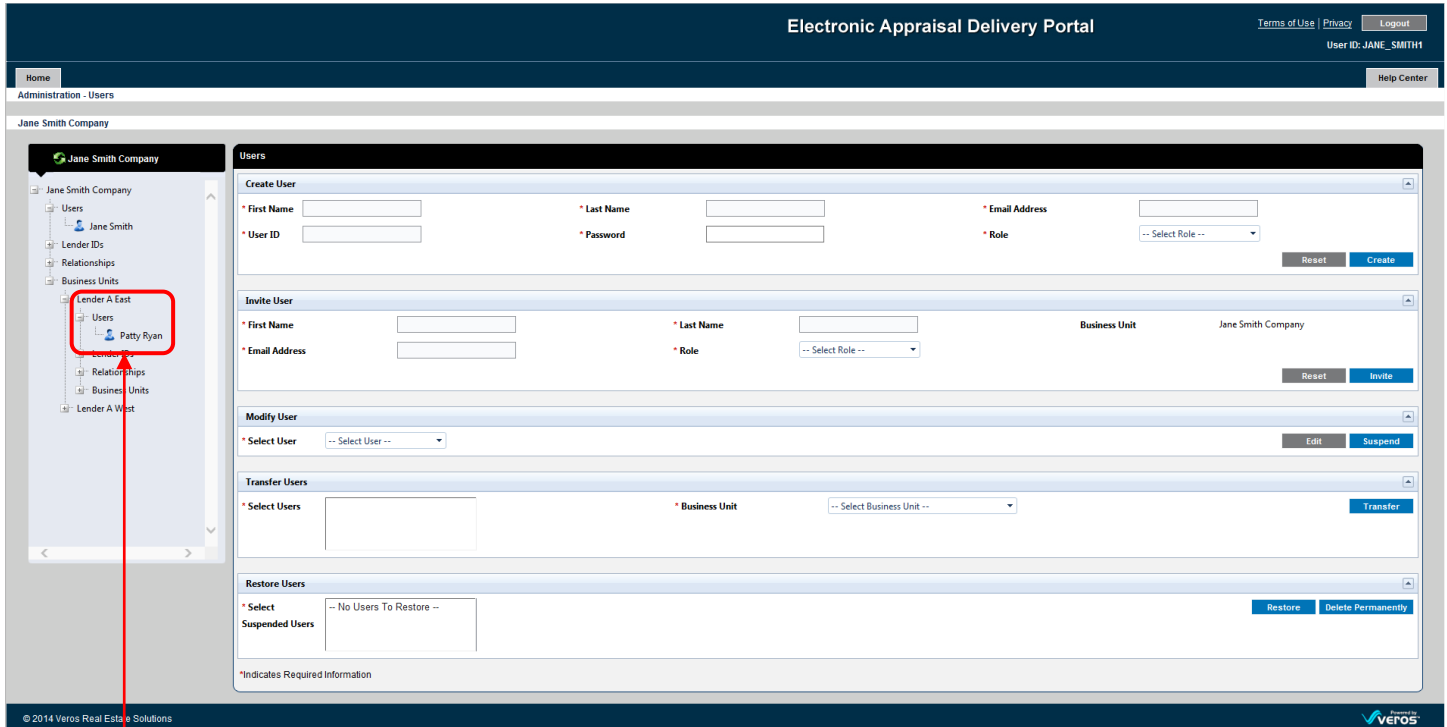
Click **Transfer**.

After you click **Transfer**, a User(s) transferred successfully message appears.

The screenshot displays the 'Electronic Appraisal Delivery Portal' interface. The top navigation bar includes 'Home', 'Administration - Users', and a user profile for 'JANE_SMITH'. The left sidebar shows a tree view of the 'Jane Smith Company' structure, including 'Users', 'Lender IDs', 'Relationships', and 'Business Units'. The main content area is titled 'Users' and contains several sections: 'Create User', 'Invite User', 'Modify User', 'Transfer Users', and 'Restore Users'. A red box highlights a message at the top of the 'Users' section: 'User(s) transferred successfully. This change may take a few minutes to take effect.' A red arrow points from this message to a callout box labeled 'Successful Message'.

Transferred users receive an email from ead-noreply@veros.com notifying them of their transfer to another business unit.

You can see the user transferred to the selected business unit after you click  **Business Units** to close the navigation structure and then click  **Business Units** to re-open the navigation structure.



The screenshot displays the 'Electronic Appraisal Delivery Portal' interface. The top navigation bar includes links for 'Home', 'Administration - Users', and 'Help Center'. The user is logged in as 'JANE_SMITH1'. The left sidebar shows the 'Jane Smith Company' navigation tree, with 'Lender A East' selected and 'Users' highlighted. The main content area shows the 'Users' management interface, which includes sections for 'Create User', 'Invite User', 'Modify User', 'Transfer Users', and 'Restore Users'. A red arrow points from the 'Users' link in the sidebar to the 'Users' section in the main content area.

User Transferred to child business unit

A transferred user may lose access to the appraisal data files they previously uploaded. You cannot transfer submissions from one business unit to another.

3.4 Changing a User's Role

Changing a user's role provides the user with greater or less functionality from that point forward for all appraisal data files that user can access. Refer to the Functionality Available by User Role chart for each user's available functionality.

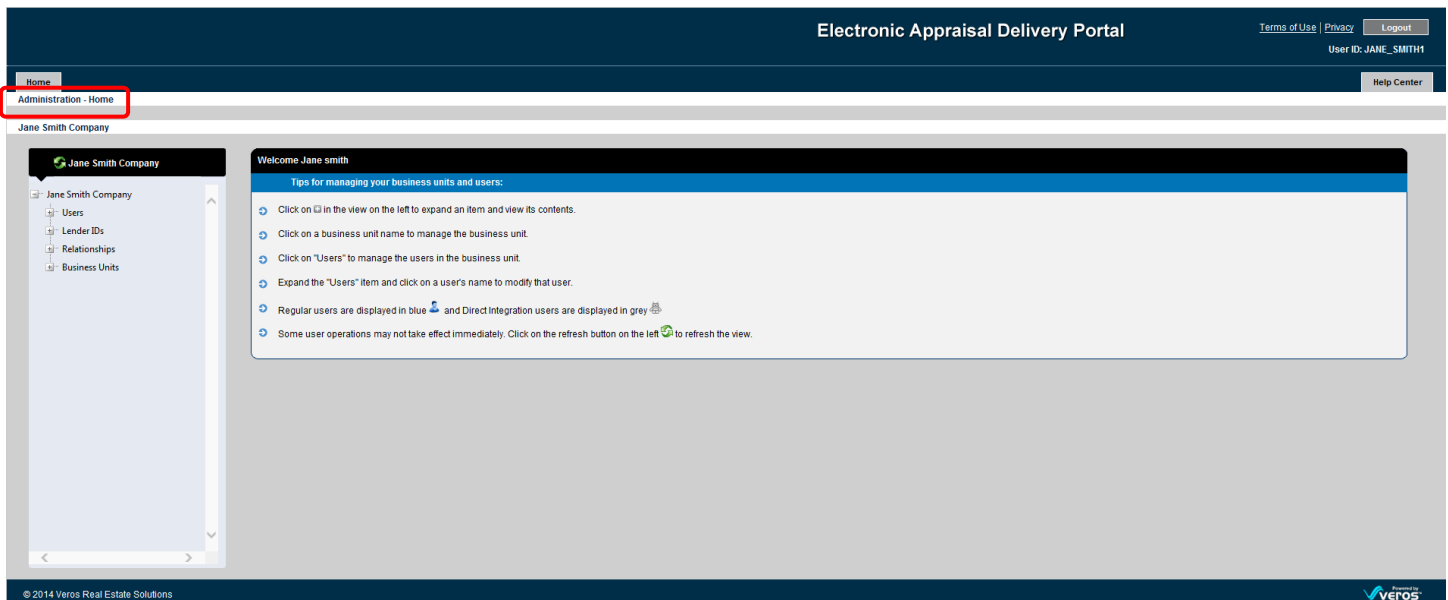
To change a user's role, follow these steps:

1. From the EAD portal **Home** page, click the **Account Administration** tab and select **User and Business Unit Administration**.

The screenshot shows the Electronic Appraisal Delivery Portal (EAD) Home page. The top navigation bar includes tabs for Home, Submit Appraisal, Search, Reports, and Account Administration. The Account Administration dropdown menu is open, showing options for User Profile, User Account Self Care, and User and Business Unit Administration. A red box highlights the 'User and Business Unit Administration' option, and a red arrow points from a callout box below to this option. The main content area includes sections for Submit Appraisal, Search, Help Center, Reports, and Account Administration. A 'News Updates' section at the bottom says 'Welcome to the Electronic Appraisal Delivery Portal.' The footer contains '© 2014 Veros Real Estate Solutions' and the Veros logo.

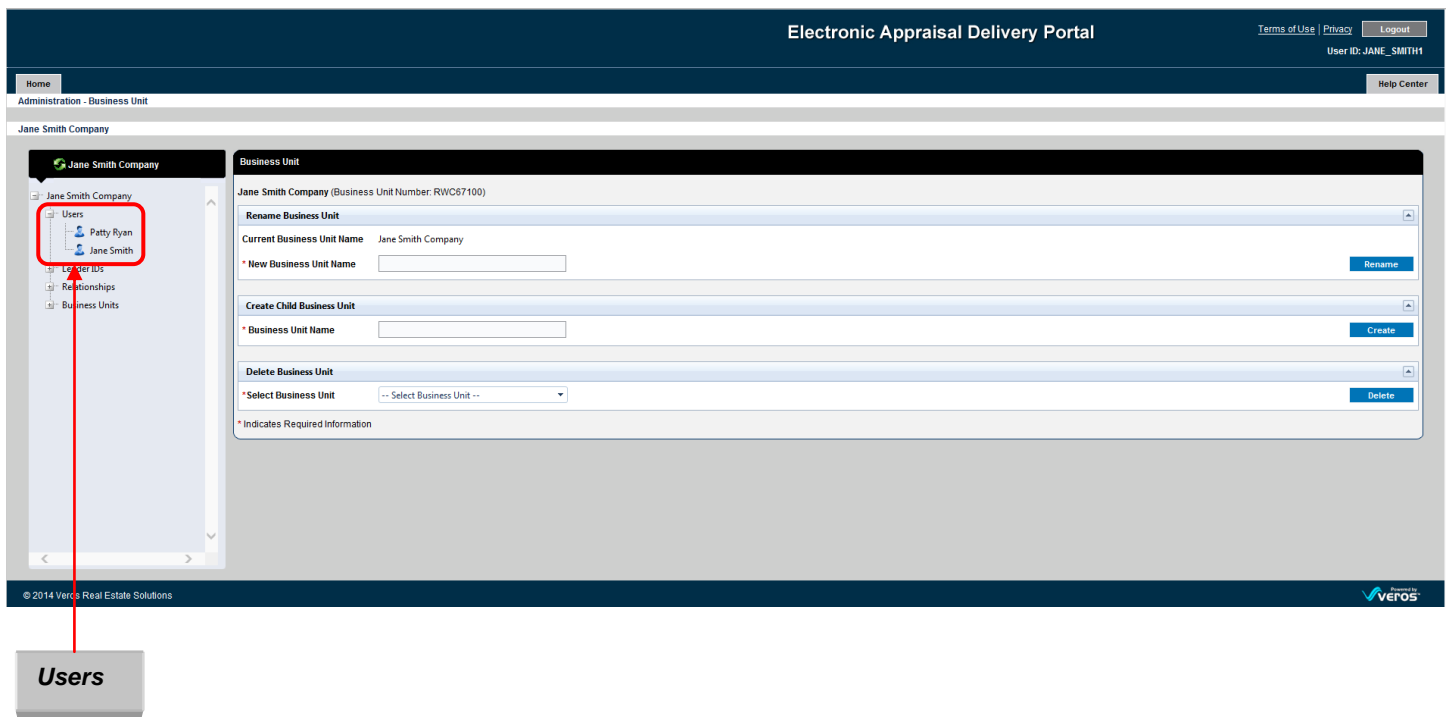
User and Business Unit Administration

After you select **User and Business Unit Administration**, the **Administration - Home** page appears.



2. From the **Administration – Home** page, click **Users** in the left navigation bar.

Note: Click the  sign to display the list of users assigned to that business unit.



After you select **Users** from the left navigation bar, the **Administration – Users** page appears.

The screenshot shows the 'Electronic Appraisal Delivery Portal' interface. At the top, there's a header with 'Electronic Appraisal Delivery Portal', 'Terms of Use | Privacy', and a 'Logout' button. Below this, a navigation bar shows 'Home' and 'Administration - Users' (highlighted with a red box). The main content area is titled 'Users' and contains several sections: 'Create User', 'Invite User', 'Modify User', 'Transfer Users', and 'Restore Users'. Each section has input fields for user details and buttons for actions like 'Create', 'Invite', 'Edit', 'Suspend', 'Transfer', 'Restore', and 'Delete Permanently'. A footer at the bottom left says '© 2014 Veros Real Estate Solutions' and the bottom right has the 'VEROS' logo.

The **Administration – Users** page allows you to manage the users within the business unit(s). You can create, invite, modify, transfer, and restore users.

The focus of this section is changing a user's role under **Modify User**.

3. From the **Administration – Users** page, locate the **Modify User** section. In the **Select User** dropdown, select the user you wish to edit.

The screenshot displays the 'Electronic Appraisal Delivery Portal' interface. The top navigation bar includes 'Home', 'Administration - Users', and 'Jane Smith Company'. The left sidebar shows a tree view with 'Users' selected. The main content area is titled 'Users' and contains several sections: 'Create User', 'Invite User', 'Modify User', 'Transfer Users', and 'Restore Users'. The 'Modify User' section is highlighted with a red box. Within this section, the 'Select User' dropdown menu is open, showing 'Patty Ryan' as the selected user. The 'Edit' button is also highlighted with a red box. Red arrows point from labels below the screenshot to these elements: 'Modify User Section' points to the 'Modify User' section header, 'Select User' points to the dropdown menu, and 'Edit Button' points to the 'Edit' button.

Electronic Appraisal Delivery Portal

Terms of Use | Privacy | Logout

User ID: JANE_SMITH1

Home

Administration - Users

Jane Smith Company

Jane Smith Company

Users

Create User

* First Name * Last Name * Email Address

* User ID * Password * Role

Reset Create

Invite User

* First Name * Last Name Business Unit Jane Smith Company

* Email Address * Role

Reset Invite

Modify User

Select User Patty Ryan

Transfer Users

* Select Users * Business Unit

Restore Users

* Select * No Users To Restore *

Suspend Users

Restore Delete Permanently

*Indicates Required Information

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Modify User Section

Select User

Edit Button

Click **Edit**.

After you click **Edit**, the **Edit Users** page appears. The user's name, User ID, email address and current role are listed.

The screenshot displays the 'Electronic Appraisal Delivery Portal' interface. The top navigation bar includes links for 'Terms of Use', 'Privacy', and 'Logout', along with the user ID 'JANE_SMITH1'. The main content area is titled 'Administration - Modify User' and shows the 'Edit Users' page for 'Jane Smith Company > patty ryan'. The page is divided into two sections: 'User Details' and 'Change User Password'. The 'User Details' section contains fields for 'First Name' (Patty), 'Last Name' (Ryan), 'User ID' (p_ryan), 'Email Address' (p_ryan@mortgage.com), and 'Role' (Lender User). An 'Update' button is located at the bottom right of this section. The 'Change User Password' section has fields for '*New Password' and '*Retype New Password', with 'Clear' and 'Save' buttons. A red box highlights the 'User Details' section, and a red arrow points from a label below to this section.

User Details			
First Name	Patty	Last Name	Ryan
User ID	p_ryan	Email Address	p_ryan@mortgage.com
		Role	Lender User
Update			

Change User Password	
*New Password	*Retype New Password
Clear Save	

*Indicates Required Information

**Edit Users
Section**

4. To change a user's role, select the new role from the **Role** dropdown.

The screenshot shows the 'Electronic Appraisal Delivery Portal' interface. The top navigation bar includes 'Home', 'Administration - Modify User', and 'Jane Smith Company > patty ryan'. The main content area is titled 'Edit Users' and contains a 'User Details' section with fields for First Name (Patty), Last Name (Ryan), User ID (p_ryan), and Email Address (p_ryan@mortgage.com). The 'Role' dropdown is currently set to 'Lender Read-Only User' and is highlighted with a red box. Below the 'User Details' section is a 'Change User Password' section with fields for 'New Password' and 'Retype New Password'. The 'Update' button is located to the right of the 'Role' dropdown. A red arrow points from the 'Role' dropdown to a 'Select Role' button, and another red arrow points from the 'Update' button to an 'Update Button' button.

Click **Update**.

After you click **Update**, a User modified successfully message appears.

The screenshot displays the 'Electronic Appraisal Delivery Portal' interface. At the top, there is a navigation bar with 'Home', 'Administration - Modify User', and 'Jane Smith Company > patty ryan'. The main content area is titled 'Edit Users' and contains a green message box that reads: 'User modified successfully. This change may take a few minutes to take effect.' This message box is highlighted with a red rectangle. Below the message, there are two sections: 'User Details' and 'Change User Password'. The 'User Details' section includes fields for 'First Name' (Patty), 'Last Name' (Ryan), 'User ID' (p_ryan), and 'Email Address' (p_ryan@mortgage.com). The 'Change User Password' section has fields for '*New Password' and '*Retype New Password'. A red arrow points from the message box to a grey box labeled 'Successful Message' located below the screenshot.

Successful Message

The user receives an email from ead-noreply@veros.com notifying them of their changed user role.

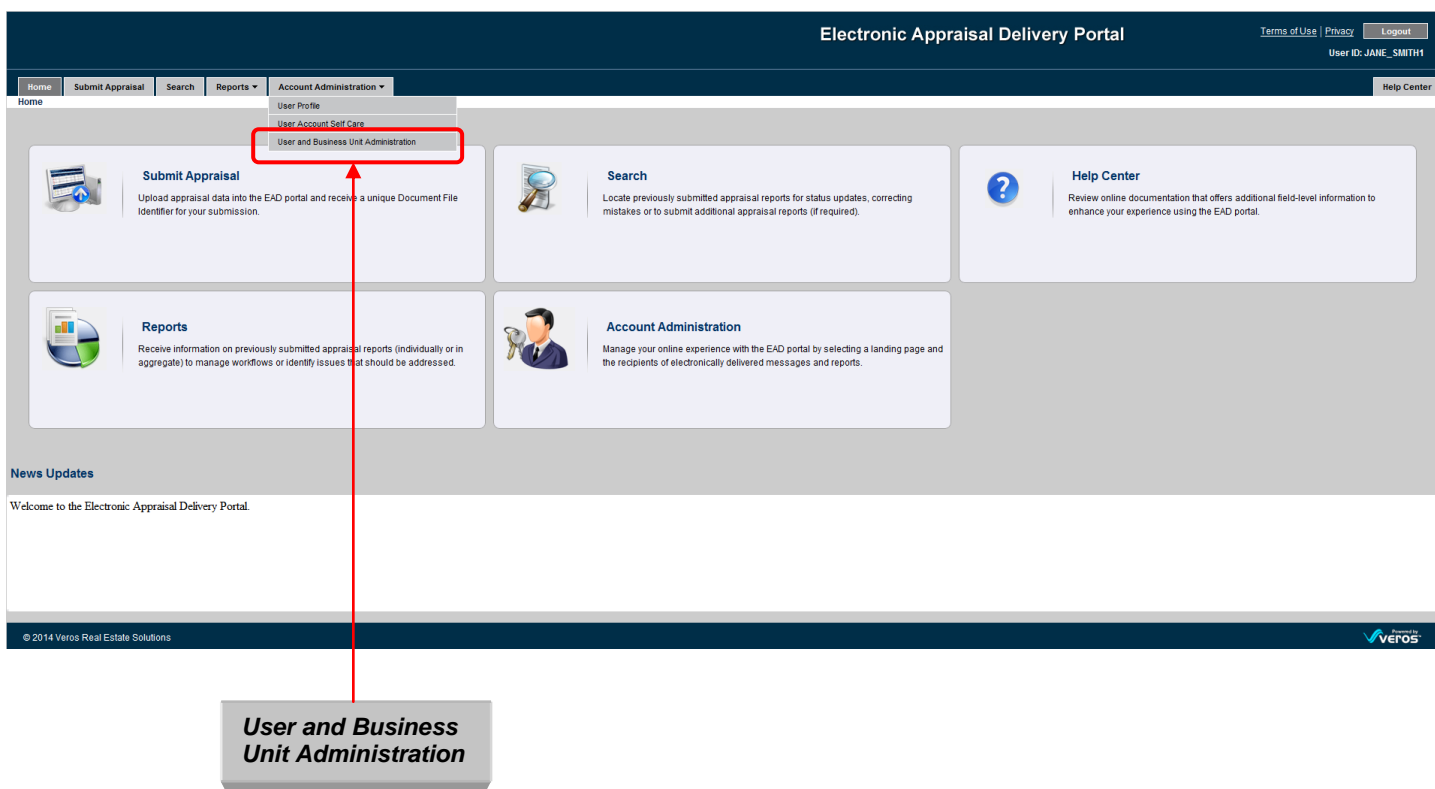
3.5 Changing Passwords

This functionality allows you to change a user's password for security reasons and for forgotten passwords. Once you change a password, you must provide it to the user to enable login.

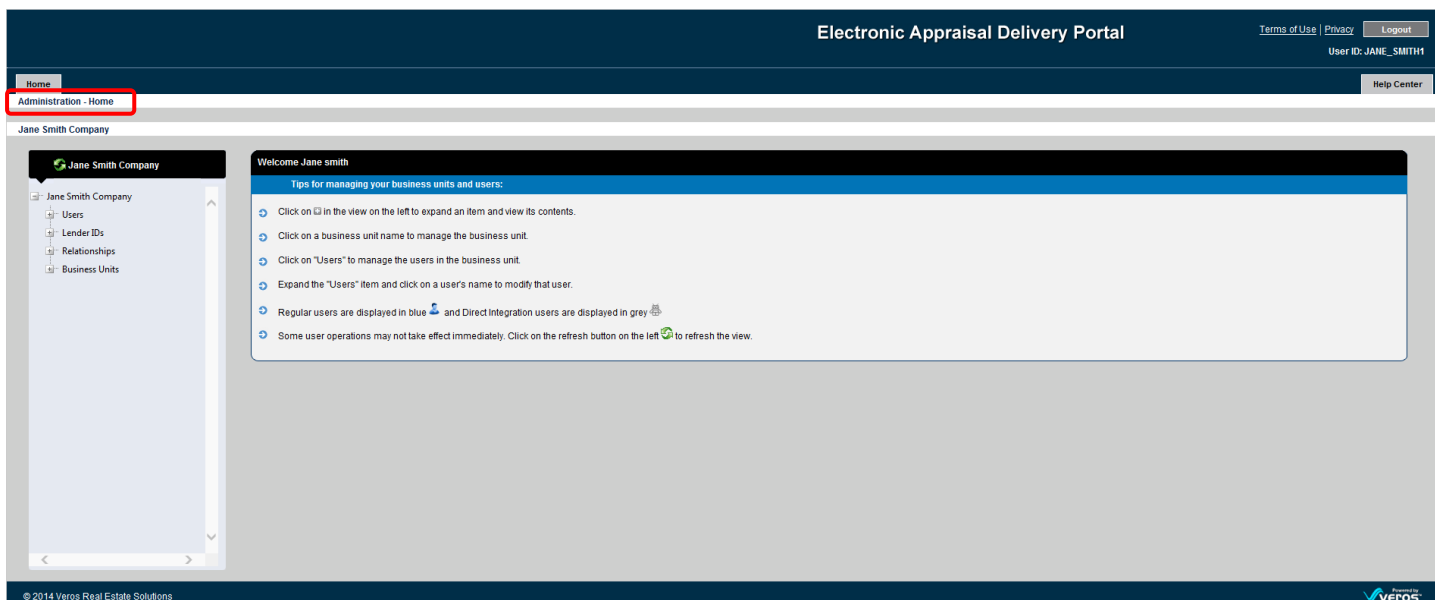
An email notification from ead-noreply@veros.com is sent telling the user that their password has changed, but does not provide the new password. After logging in with the new temporary password, the user is prompted to create a new secure password after answering the personal challenge questions.

To change a password, follow these steps:

1. From the EAD portal **Home** page, click the **Account Administration** tab and select **User and Business Unit Administration**.

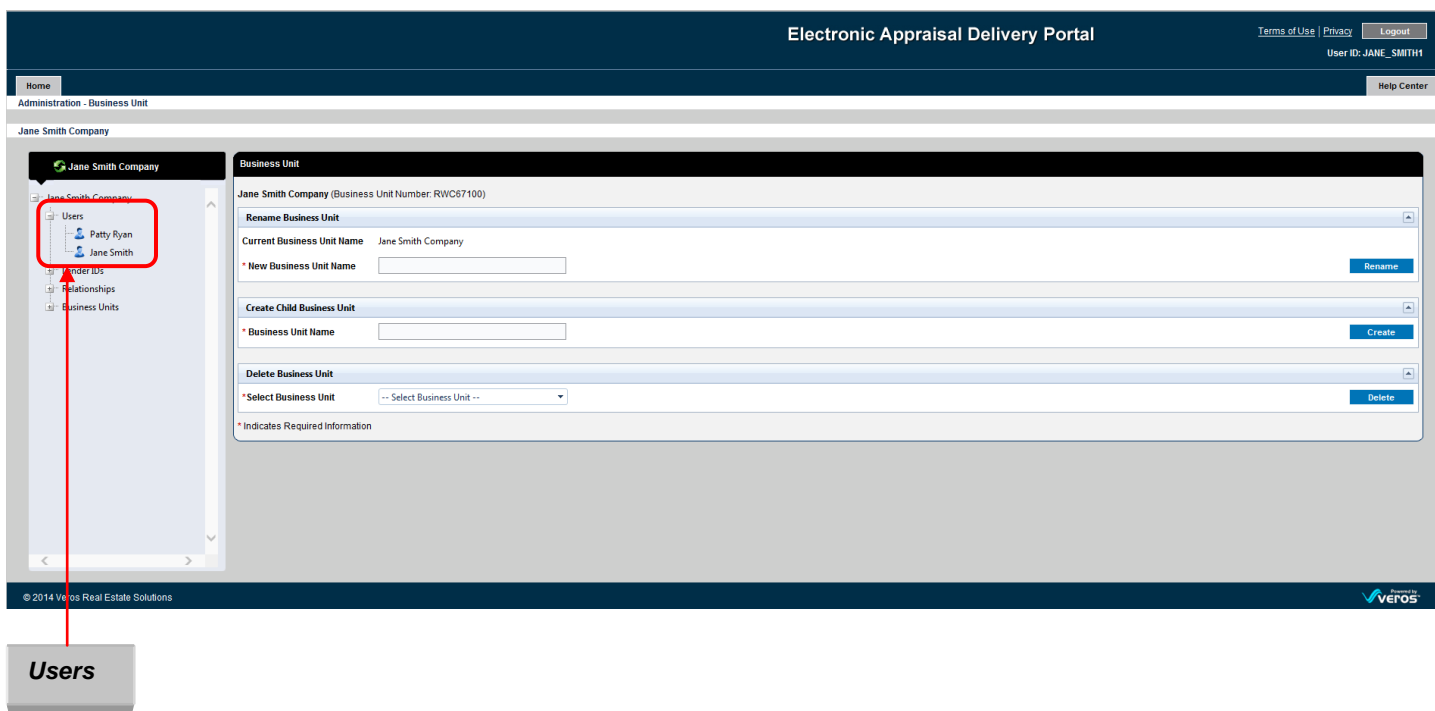


After you select **User and Business Unit Administration**, the **Administration - Home** page appears.



2. From the **Administration – Home** page, click **Users** in the left navigation bar.

Note: Click the  sign to display the list of users assigned to that business unit.



After you select **Users** from the left navigation bar, the **Administration – Users** page appears.

The screenshot shows the 'Electronic Appraisal Delivery Portal' interface. At the top, there's a header with 'Electronic Appraisal Delivery Portal', 'Terms of Use | Privacy', and a 'Logout' button. Below this, a navigation bar includes 'Home', 'Administration - Users' (highlighted with a red box), and 'Help Center'. The main content area is titled 'Users' and contains several sections: 'Create User' with fields for First Name, Last Name, Email Address, User ID, Password, and Role; 'Invite User' with fields for First Name, Last Name, Email Address, and Role; 'Modify User' with a 'Select User' dropdown and buttons for 'Edit' and 'Suspend'; 'Transfer Users' with a 'Select Users' dropdown and a 'Business Unit' dropdown; and 'Restore Users' with a 'Select Suspended Users' dropdown and buttons for 'Restore' and 'Delete Permanently'. A footer note states '*Indicates Required Information'. The bottom of the page shows a copyright notice for '© 2014 Veros Real Estate Solutions' and the 'veros' logo.

The **Administration – Users** page allows you to manage the users within the business unit(s). You can create, invite, modify, transfer, and restore users.

The focus of this section is changing a user's password under **Modify User**.

3. From the **Administration – Users** page, locate the **Modify User** section. In the Select User dropdown, select the user you wish to edit.

The screenshot displays the 'Electronic Appraisal Delivery Portal' interface. The top navigation bar includes 'Home', 'Administration - Users', and 'Jane Smith Company'. The left sidebar shows a tree view with 'Users' selected. The main content area contains several user management sections. The 'Modify User' section is highlighted with a red box around the 'Select User' dropdown, which shows a list of users including 'Patty Ryan'. A red arrow points from the 'Modify User Section' label below to this section. Another red box highlights the 'Edit' button in the 'Modify User' section, with a red arrow pointing from the 'Edit Button' label below to it. The 'Select User' label below has an arrow pointing to the dropdown menu. The footer of the page includes '© 2014 Veros Real Estate Solutions' and the 'veros' logo.

Modify User Section

Select User

Edit Button

Click **Edit**.

After you click **Edit**, the **Edit Users** page appears. The user's name, User ID, email address, and current role are listed.

Electronic Appraisal Delivery Portal

Home Administration - Modify User Jane Smith Company > Patty Ryan

Edit Users

User Details

First Name	<input type="text" value="Patty"/>	Last Name	<input type="text" value="Ryan"/>	Role	<input type="text" value="Lender User"/>
User ID	<input type="text" value="P. Ryan"/>	Email Address	<input type="text" value="p_ryan@mortgage.com"/>		

Change User Password

*New Password	<input type="text"/>	*Retype New Password	<input type="text"/>
---------------	----------------------	----------------------	----------------------

*Indicates Required Information

Edit Users

4. From the **Edit Users** page, locate the **Change User Password** section. Enter a new password in the **New Password** field following the Password Criteria listed in **Appendix A**. Repeat the new password in the **Retype New Password** field.

The screenshot shows the 'Electronic Appraisal Delivery Portal' interface. The top navigation bar includes 'Home', 'Administration - Modify User', and 'Jane Smith Company > Patty Ryan'. The main content area is titled 'Edit Users' and contains a 'User Details' section with fields for First Name (Patty), Last Name (Ryan), User ID (P_Ryan), and Email Address (p_ryan@mortgage.com). Below this is the 'Change User Password' section, which is highlighted with a red box. This section contains two password input fields: '*New Password' and '*Retype New Password', both with masked characters. To the right of these fields are 'Clear' and 'Save' buttons. Below the screenshot, four callout boxes with arrows point to the 'Change Password Section', 'Enter New Password' field, 'Retype New Password' field, and 'Save Button'.

Change Password Section

Enter New Password

Retype New Password

Save Button

Click **Save**.

After you click **Save**, Password changed successfully message appears.

Electronic Appraisal Delivery Portal

Home Administration - Modify User Jane Smith Company > Patty Ryan

Edit Users

Password changed successfully. This change may take a few minutes to take effect.

User Details

First Name	Patty	Last Name	Ryan	Role	Lender Read-Only User
User ID	p_ryan	Email Address	p_ryan@mortgage.com		

Update

Change User Password

*New Password *Retype New Password

Clear Save

*Indicates Required Information

Successful Message

Be sure to provide the user with the password you changed. The EAD portal does not send the temporary password.

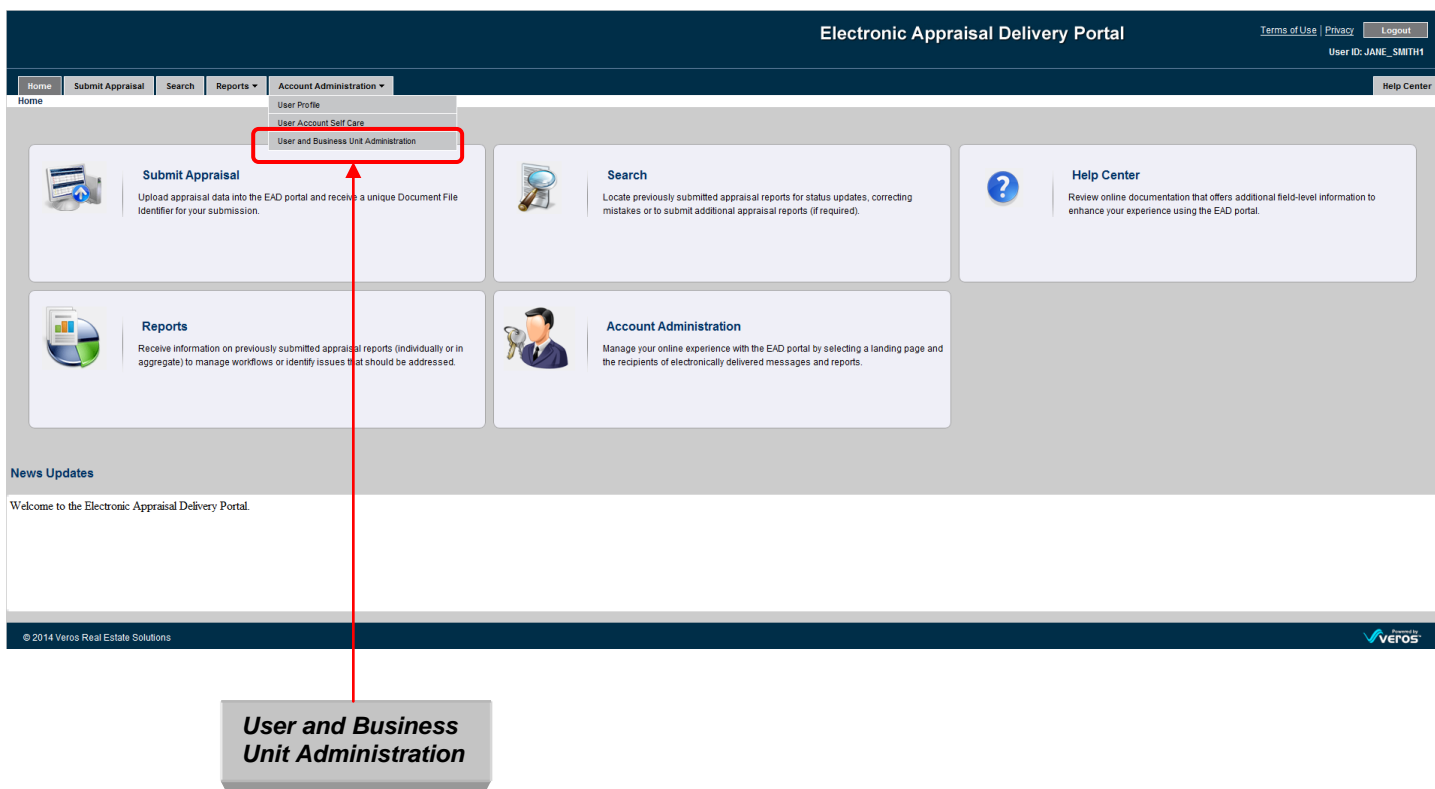
3.6 Suspending users

If necessary, you may suspend a user from the EAD portal . Once suspended, the user can no longer access the EAD portal. Suspended users receive an email notifying them of their suspension from the EAD portal . You may later restore or permanently delete a suspended user in the EAD portal.

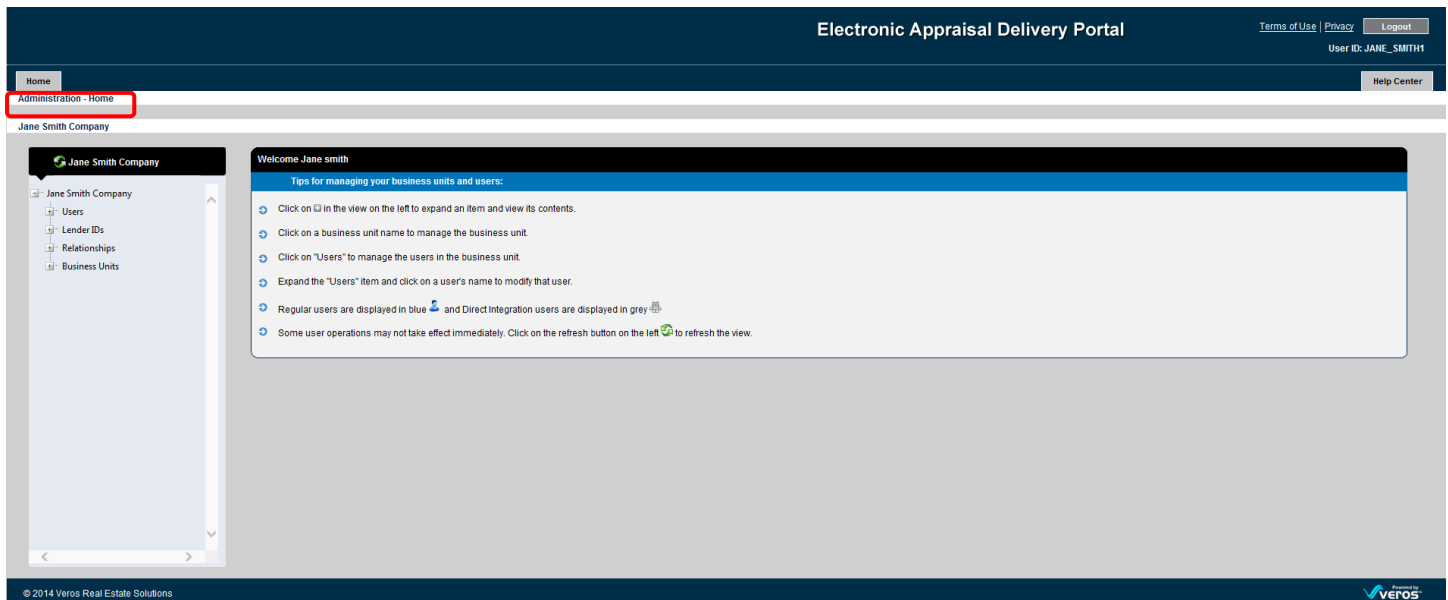
The appraisal data files associated with the suspended users remain available in the EAD portal in the business unit where they were submitted.

To suspend a user, perform the following steps:

1. From the EAD portal **Home** page, click the **Account Administration** tab and select **User and Business Unit Administration**.

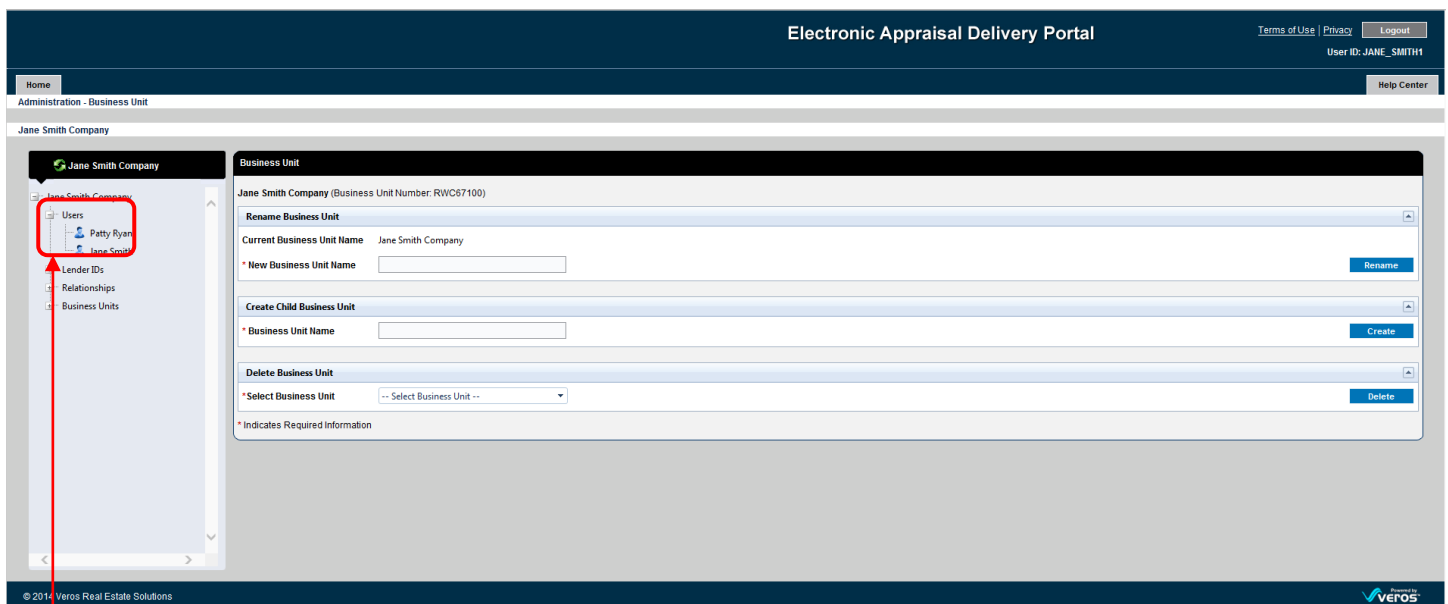


After you select **User and Business Unit Administration**, the **Administration - Home** page appears.



2. From the **Administration – Home** page, click **Users** in the left navigation bar.

Note: Click the  sign to display the list of users assigned to that business unit.



Users

After you select **Users** from the left navigation bar, the **Administration – Users** page appears.

The screenshot displays the 'Administration – Users' page within the 'Electronic Appraisal Delivery Portal'. The page header includes the portal name, links for 'Terms of Use', 'Privacy', and 'Logout', and the user ID 'JANE_SMITH1'. A left navigation bar shows 'Home' and 'Administration - Users' (highlighted with a red box). The main content area is titled 'Users' and contains five sections: 'Create User', 'Invite User', 'Modify User', 'Transfer Users', and 'Restore Users'. Each section has input fields for user details and buttons for actions like 'Reset', 'Create', 'Invite', 'Edit', 'Suspend', 'Transfer', 'Restore', and 'Delete Permanently'. A footer note states '*Indicates Required Information'.

The **Administration – Users** page allows you to manage the users within the business unit(s). You can create, invite, modify, transfer, and restore users.

The focus of this section is to suspend a user under **Modify User**.

3. From the **Administration – Users** page, locate the **Modify User** section. In the **Select User** dropdown, select the user you wish to **suspend**.

NOTE: Hold down the 'Ctrl' key to highlight more than one user at a time.

The screenshot displays the 'Electronic Appraisal Delivery Portal' interface. The top navigation bar includes 'Home', 'Administration - Users', and 'Jane Smith Company'. The main content area is titled 'Users' and contains several sections: 'Create User', 'Invite User', 'Modify User', 'Transfer Users', and 'Restore Users'. The 'Modify User' section is highlighted with a red box around the 'Select User' dropdown, which shows 'Patty Ryan' selected. Red arrows point from callout boxes to the 'Modify Users Section', 'Select Users', and 'Suspend Button'.

Modify Users Section

Select Users

Suspend Button

Click **Suspend**.

After you click **Suspend**, a User suspended successfully message appears and an email notification is sent from ead-noreply@veros.com to the suspended user.

The screenshot displays the 'Electronic Appraisal Delivery Portal' interface. The top navigation bar includes 'Home', 'Administration - Users', and 'Jane Smith Company'. The main content area is titled 'Users' and contains several sections: 'Create User', 'Invite User', 'Modify User', 'Transfer Users', and 'Restore Users'. A red box highlights a message at the top of the 'Create User' section: 'User suspended successfully. This change may take a few minutes to take effect.' A red arrow points from this message to a 'Successful Message' box below the screenshot.

You can also see the suspended user listed in the **Select Suspended Users** field of the Restore Users section after the page is refreshed.

A suspended user cannot access the EAD portal, but you may later restore or permanently delete them in the EAD portal.

3.7 Restoring or Permanently Deleting Users

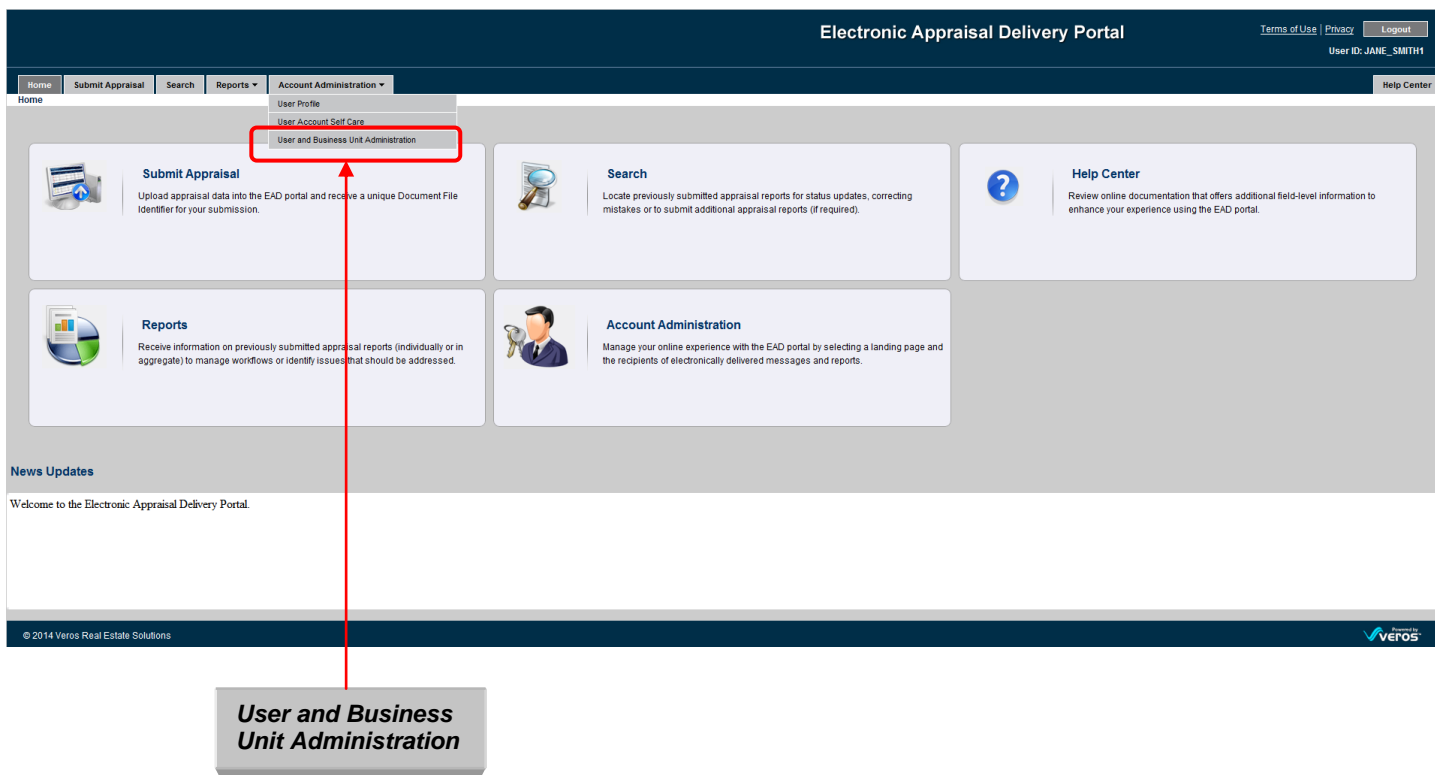
You may restore or permanently delete a suspended user. Restoring a user provides the same access the user had prior to suspension. Once restored, an email notification from ead-noreply@veros.com is sent to the user enabling them to log in to the system again.

Permanently deleting a user removes the user completely from the EAD portal. Once you permanently delete a user, an email notification is sent from ead-noreply@veros.com telling them that they have been permanently removed from the EAD portal.

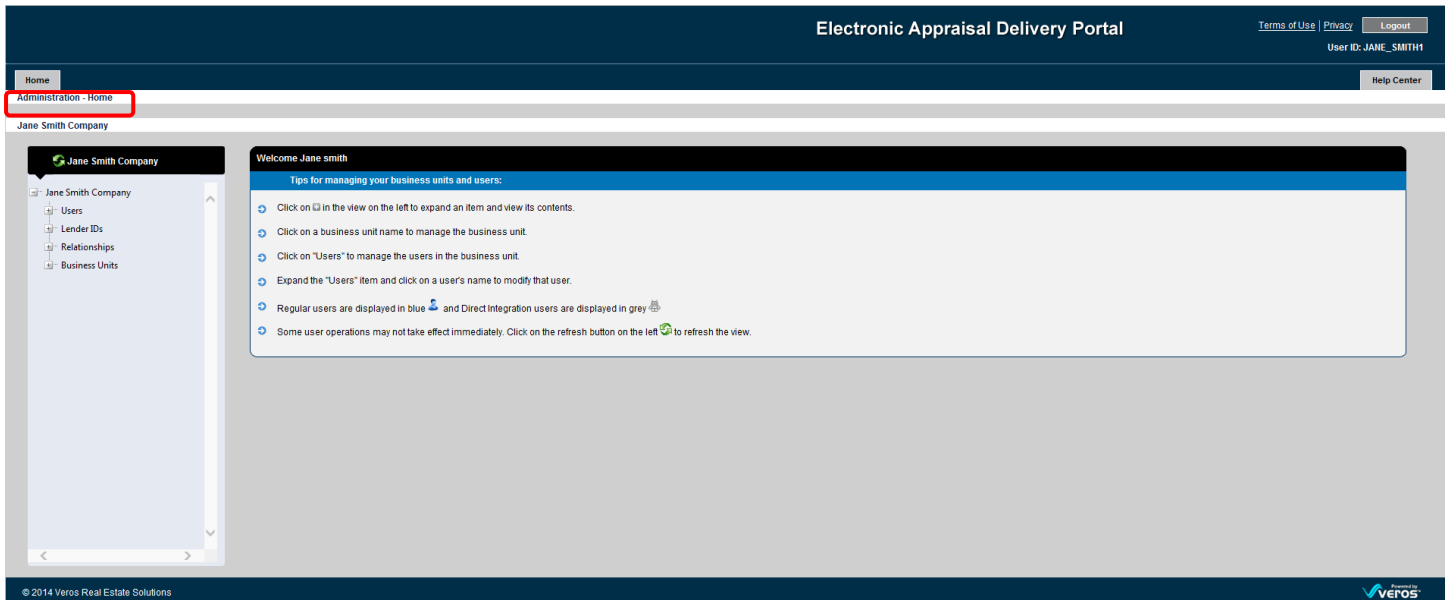
The appraisal data files for users permanently deleted from the EAD portal remain available in the business unit where they were submitted.

To restore or permanently delete a user, follow these steps:


1. From the EAD portal **Home** page, click the **Account Administration** tab and select **User and Business Unit Administration**.

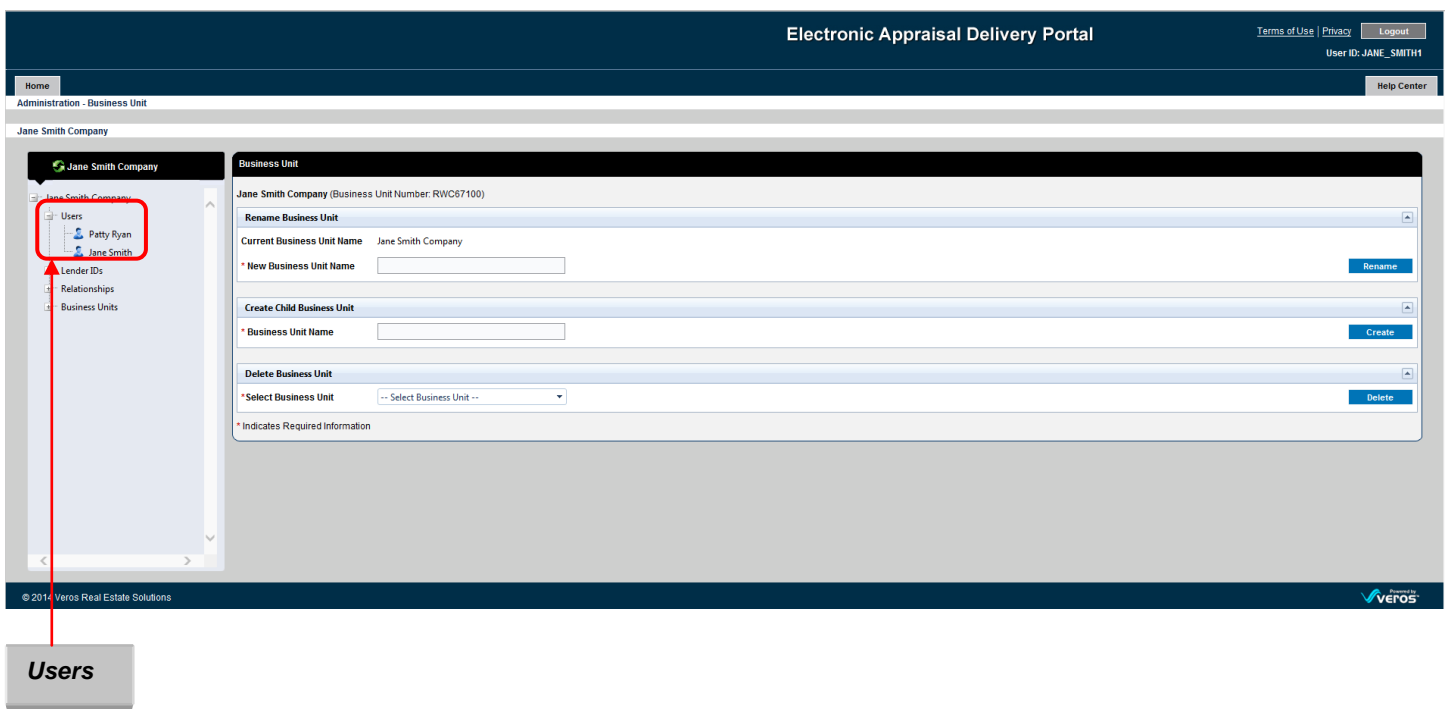


After you select **User and Business Unit Administration**, the **Administration - Home** page appears.



2. From the **Administration – Home** page, click **Users** in the left navigation bar.

Note: Click the  to display the list of users assigned to that business unit.



After you select **Users** from the left navigation bar, the **Administration – Users** page appears.

The screenshot shows the 'Electronic Appraisal Delivery Portal' interface. At the top, there's a header with 'Electronic Appraisal Delivery Portal', 'Terms of Use', 'Privacy', 'Logout', and 'User ID: JANE_SMITH1'. Below the header, a navigation bar includes 'Home' and 'Administration - Users' (highlighted with a red box). The main content area is titled 'Users' and contains several sections: 'Create User' with fields for First Name, Last Name, Email Address, User ID, Password, and Role; 'Invite User' with fields for First Name, Last Name, Email Address, Role, and Business Unit; 'Modify User' with a 'Select User' dropdown; 'Transfer Users' with a 'Select Users' list and a 'Business Unit' dropdown; and 'Restore Users' with a 'Select Suspended Users' list. Each section has 'Reset' and action buttons ('Create', 'Invite', 'Edit', 'Suspend', 'Transfer', 'Restore', 'Delete Permanently'). A footer note states '*Indicates Required Information'. The bottom of the page shows '© 2014 Veros Real Estate Solutions' and the 'veros' logo.

The **Administration – Users** allows you to manage the users within a business unit. You can create, invite, modify, transfer, and restore users.

The focus of this section is on the **Restore Users** section.

3. From the **Administration – Users** page, locate the **Restore User** section. From the **Select Suspended Users** list, highlight the user you wish to either restore or permanently delete.

NOTE: Hold down the 'Ctrl' key to highlight more than one user at a time.

The screenshot displays the 'Electronic Appraisal Delivery Portal' interface. The top navigation bar includes 'Home', 'Administration - Users', and user information for 'Jane Smith Company' (User ID: JANE_SMITH1). The left sidebar shows a tree view with 'Jane Smith Company' expanded, containing 'Users', 'Lender IDs', 'Relationships', and 'Business Units'. The main content area is titled 'Users' and contains several sections: 'Create User', 'Invite User', 'Modify User', 'Transfer Users', and 'Restore Users'. The 'Restore Users' section is highlighted with a red box, showing a table with a 'Select Suspended Users' column and an action column. The user 'Patty Ryan' is selected in the 'Select Suspended Users' column. The action column has two buttons: 'Restore' and 'Delete Permanently', both of which are highlighted with red boxes. Below the screenshot, four callout boxes with arrows point to these elements: 'Restore Users Section' points to the 'Restore Users' header, 'Suspended Users' points to the 'Select Suspended Users' column, 'Restore Button' points to the 'Restore' button, and 'Delete Permanently Button' points to the 'Delete Permanently' button.

Click **Restore** if you want the user to have access to the EAD portal again.

OR

Click **Delete Permanently** if you want to completely remove the user from the EAD portal.

After you click **Restore**, User(s) restored successfully message appears. The user receives an email from ead-noreply@veros.com notifying them that they now have access to the EAD portal.

Electronic Appraisal Delivery Portal

Terms of Use | Privacy | Logout

User ID: JANE_SMITH

Home

Administration - Users

Jane Smith Company

Jane Smith Company

Users

User(s) restored successfully. This change may take a few minutes to take effect.

Create User

* First Name * Last Name * Email Address

* User ID * Password * Role -- Select Role --

Reset Create

Invite User

* First Name * Last Name Business Unit Jane Smith Company

* Email Address * Role -- Select Role --

Reset Invite

Modify User

* Select User -- Select User --

Edit Suspend

Transfer Users

* Select Users * Business Unit -- Select Business Unit --

Transfer

Restore Users

* Select Suspended Users Patty Ryan

Restore Delete Permanently

*Indicates Required Information

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Successful Message

After you click **Delete Permanently**, User(s) deleted successfully message appears. The user receives an email from ead-noreply@veros.com notifying them that they were permanently deleted from the EAD portal.

Electronic Appraisal Delivery Portal

Terms of Use | Privacy | Logout

User ID: JANE_SMITH

Home

Administration - Users

Jane Smith Company

Jane Smith Company

Users

User(s) deleted successfully. This change may take a few minutes to take effect.

Create User

* First Name * Last Name * Email Address

* User ID * Password * Role -- Select Role --

Reset Create

Invite User

* First Name * Last Name Business Unit Jane Smith Company

* Email Address * Role -- Select Role --

Reset Invite

Modify User

* Select User -- Select User --

Edit Suspend

Transfer Users

* Select Users * Business Unit -- Select Business Unit --

Transfer

Restore Users

* Select Suspended Users

Restore Delete Permanently

*Indicates Required Information

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Successful Message

4 Managing Lender Agents

The focus of this section is on managing lender agents, which are third-party entities that a lender authorizes to perform functions within the EAD portal, such as uploading the appraisals and evaluating the results.

The topics covered in this section include:

- Managing Relationships with Lender Agents Overview
- Inviting a Lender Agent
- Updating a Lender Agent Relationship

4.1 Managing Relationships with Lender Agents Overview

A lender agent is a third-party entity that a lender authorizes to perform functions within the EAD portal, such as uploading the appraisals and evaluating the results.

As the lender admin, you are responsible for authorizing the lender agents to perform these tasks on behalf of your organization. The appraisal data files submitted by a lender agent on behalf of your organization become part of your business unit structure and can be viewed by the lender and returned in the lender-initiated searches and reports. The lenders may also take actions on these appraisal data files as if they had submitted them directly.

As the lender admin, you must complete **FHA's Electronic Appraisal Delivery (EAD) Portal Lender Agent Registration Form** <http://pages.veros.com/EADLenderAgentRegForm.html> on Veros website to request an account on behalf of the lender agents.

After the completion of the registration process as applicable, the lender agents appear on the lender agent list in the EAD portal. The lender agent list allows you to identify and authorize the lender agents to upload appraisals to the EAD portal on your behalf.

The **Relationships** page provides you, the lender admin, with functionality to manage your lender agent relationships. On this page, you may complete the following tasks:

Table 4.1.2 Functionality associated with Managing Users

Functionality	Description
Inviting a Lender Agent	Enables you to invite a lender agent who is in the lender agent dropdown into an established business unit.
Updating a Lender Agent Relationship	Enables you to change the status of the relationship from active to inactive and vice versa.

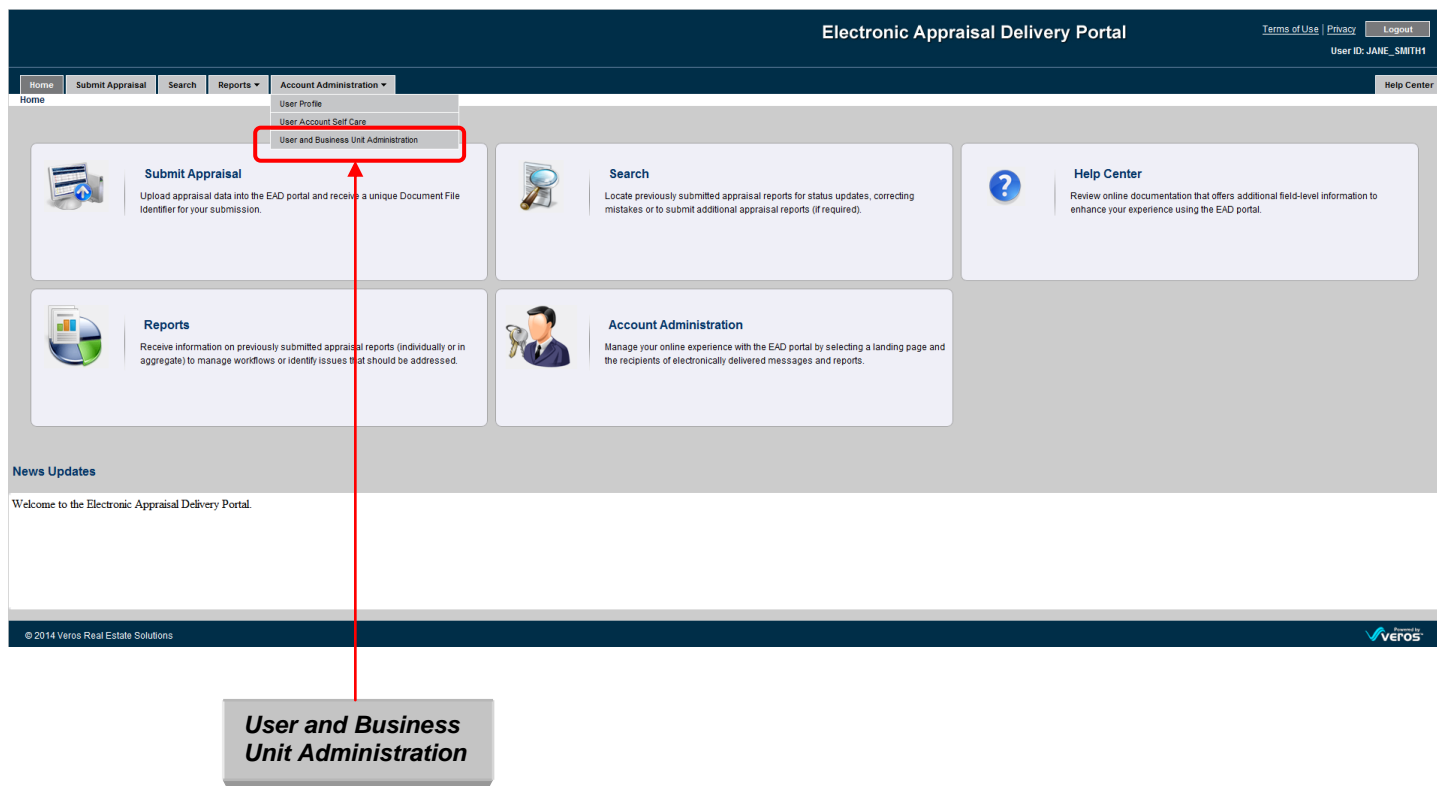
4.2 Inviting a Lender Agent

This section covers how to initiate setting up a relationship with a lender agent. After you invite a lender agent to establish a relationship with your organization, the lender agent receives an email from ead-noreply@veros.com inviting them to submit the appraisal data files on your organization's behalf. To become an active lender agent for your organization, the agent must log in to the EAD portal and accept the invitation.

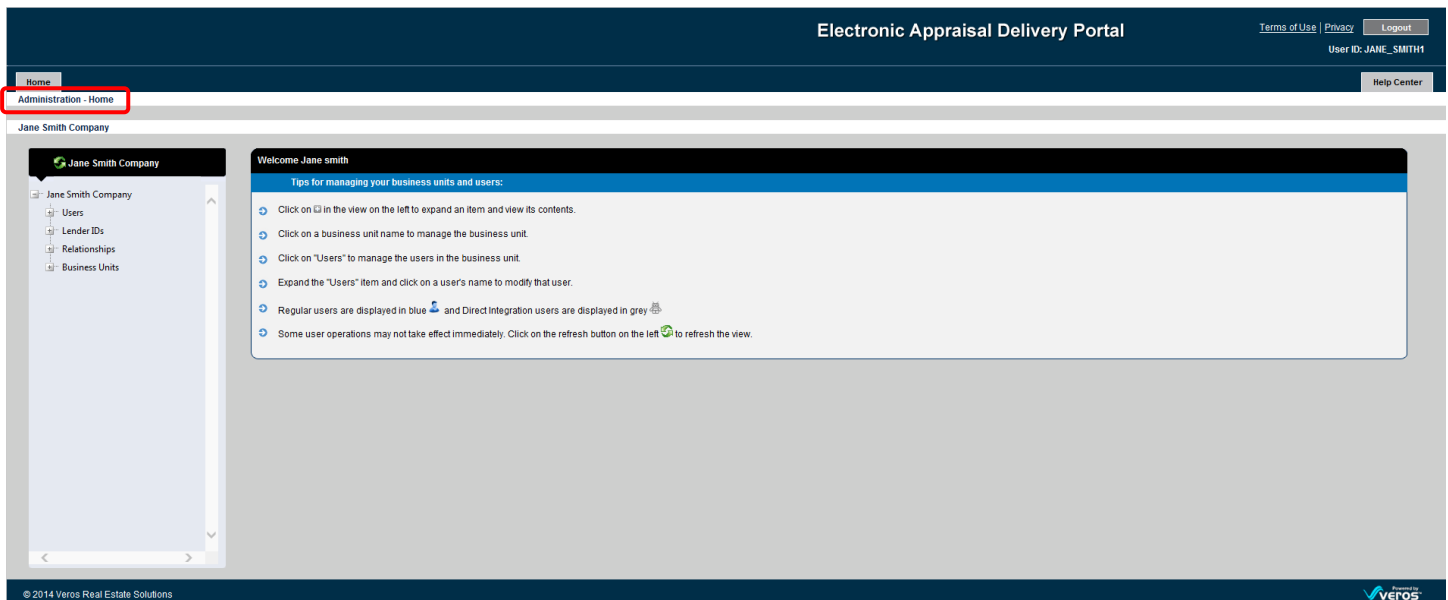
The lender agent can perform all of the functions of a lender user, including submitting the appraisals, viewing the results, requesting the overrides, searching for the appraisals, scheduling and viewing the reports, and viewing all the findings related to the appraisals submitted on your organization's behalf. This includes UAD Compliance Check messages, and all FHA proprietary findings that are delivered as part of the appraisal results through the EAD portal.

To invite a lender agent, follow these steps:


1. From the EAD portal **Home** page, click the **Account Administration** tab and select **User and Business Unit Administration**.

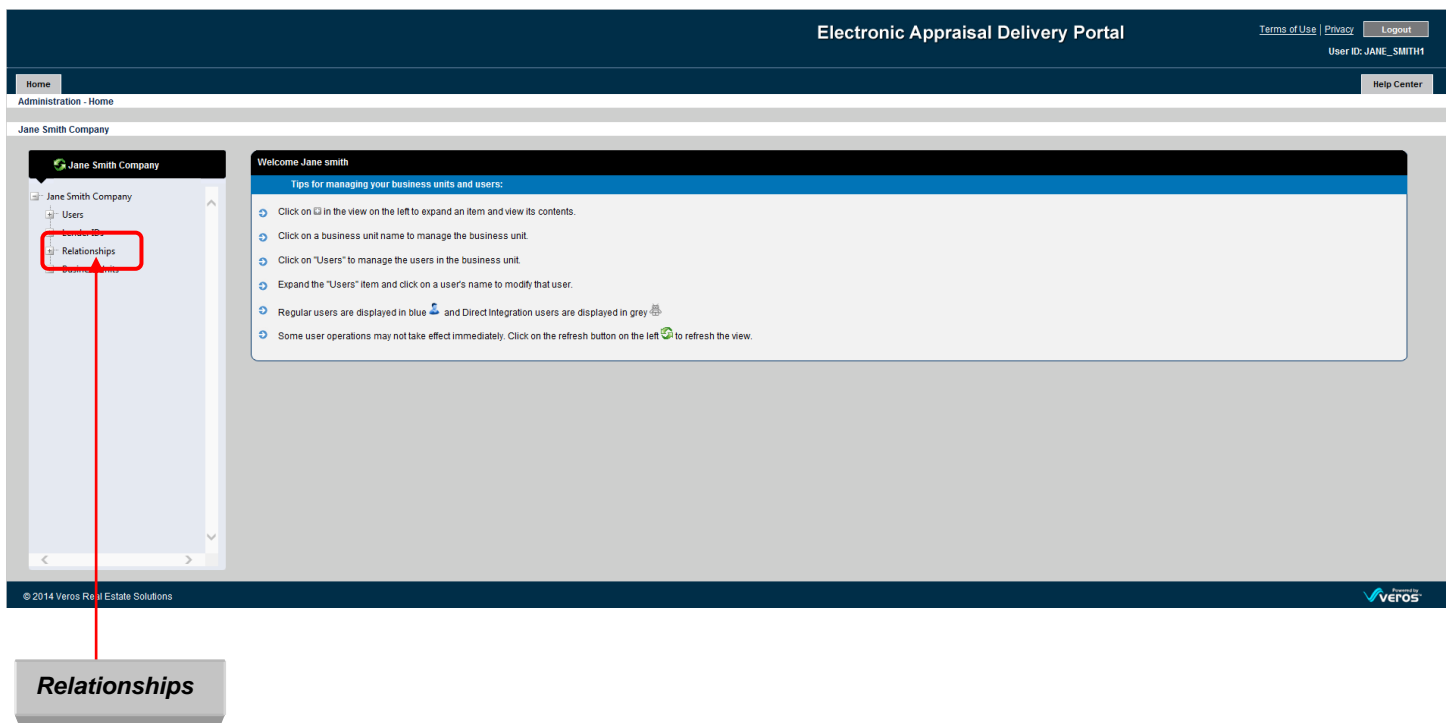


After you select **User and Business Unit Administration**, the **Administration - Home** page appears.

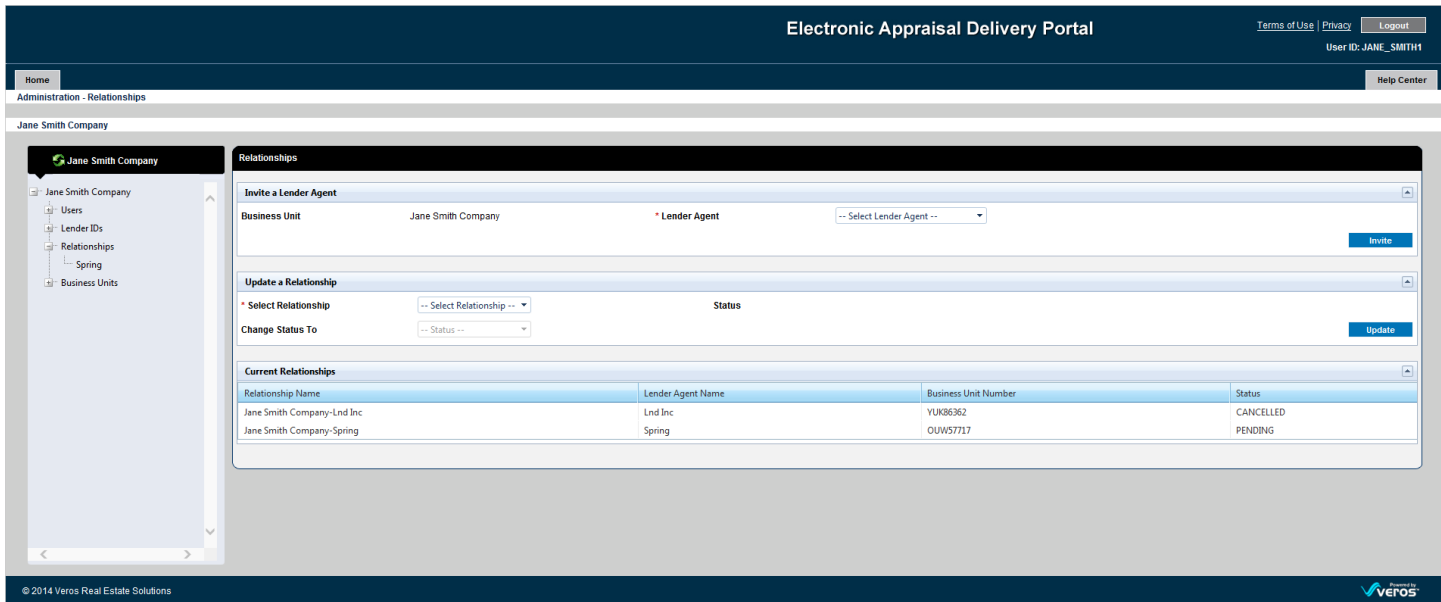


2. From the **Administration – Home** page, click **Relationships** in the left navigation bar.

Note: Click the  sign to display the list of lender agents associated with that business unit.



After you select **Relationships** from the left navigation bar, the **Administration - Relationships** page appears.



This page allows you to invite a lender agent to establish a relationship with your organization.

- From the **Administration - Relationships** page, select the Lender agent you wish to invite from **the Lender Agent** dropdown.

Electronic Appraisal Delivery Portal

Home Administration - Relationships

Jane Smith Company

Jane Smith Company

- Users
- Lender IDs
- Relationships
 - Spring
- Business Units

Relationships

Invite a Lender Agent

Business Unit: Jane Smith Company

* Lender Agent: Veros EAD1 Agent

Invite

Update a Relationship

* Select Relationship: -- Select Relationship --

Change Status To: -- Status --

Update

Current Relationships

Relationship Name	Lender Agent Name	Business Unit Number	Status
Jane Smith Company-Lnd Inc	Lnd Inc	YUK86362	CANCELLED
Jane Smith Company-Spring	Spring	OUW57717	PENDING

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Select Lender Agent

Invite Button

Click **Invite**.

After you click **Invite**, You have successfully invited [name of the lender agent] message appears.

The **Current Relationships** section shows a “Pending” status until the lender agent accepts or declines the relationship invitation.

The screenshot displays the 'Electronic Appraisal Delivery Portal' interface. The top navigation bar includes 'Home', 'Administration - Relationships', and user information for 'JANE_SMITH1'. The left sidebar shows a tree view with 'Jane Smith Company' expanded, containing 'Users', 'Lender IDs', 'Relationships', 'Spring', and 'Business Units'. The main content area is titled 'Relationships' and contains three sections: 'Invite a Lender Agent', 'Update a Relationship', and 'Current Relationships'. The 'Invite a Lender Agent' section shows a form with 'Jane Smith Company' as the Business Unit and a dropdown for 'Lender Agent'. The 'Update a Relationship' section has dropdowns for 'Select Relationship' and 'Change Status To'. The 'Current Relationships' section is a table with columns: Relationship Name, Lender Agent Name, Business Unit Number, and Status. The table lists three relationships: 'Jane Smith Company - Lnd Inc' (Status: CANCELLED), 'Jane Smith Company - Spring' (Status: PENDING), and 'Jane Smith Company - Veros EAD1 Agent' (Status: PENDING). A red box highlights the 'PENDING' status in the third row, and a red arrow points from the 'Successful Message' label to the 'You have successfully invited Veros EAD1 Agent' message.

Relationship Name	Lender Agent Name	Business Unit Number	Status
Jane Smith Company - Lnd Inc	Lnd Inc	YUK86362	CANCELLED
Jane Smith Company - Spring	Spring	OUIW57717	PENDING
Jane Smith Company - Veros EAD1 Agent	Veros EAD1 Agent	UBD70302	PENDING

The lender agent then receives an email invitation. If the lender agent accepts the invitation, the EAD portal creates the relationship between your organization and the lender agent. The status in the Current Relationships section changes to “Active”.

Note: If the lender agent has not yet accepted the invitation, you can cancel the request by updating the lender agent’s status to “Inactive”. Refer to 4.3 Updating a Lender Agent Relationship.

4.3 Updating a Lender Agent Relationship

Once the lender agent has accepted the invitation, you can update their status. For example, you can change the status from “Active” to “Inactive” and vice versa.

If the invitation request is in “Pending” status, you can change the status from “Pending” to “Cancelled”.

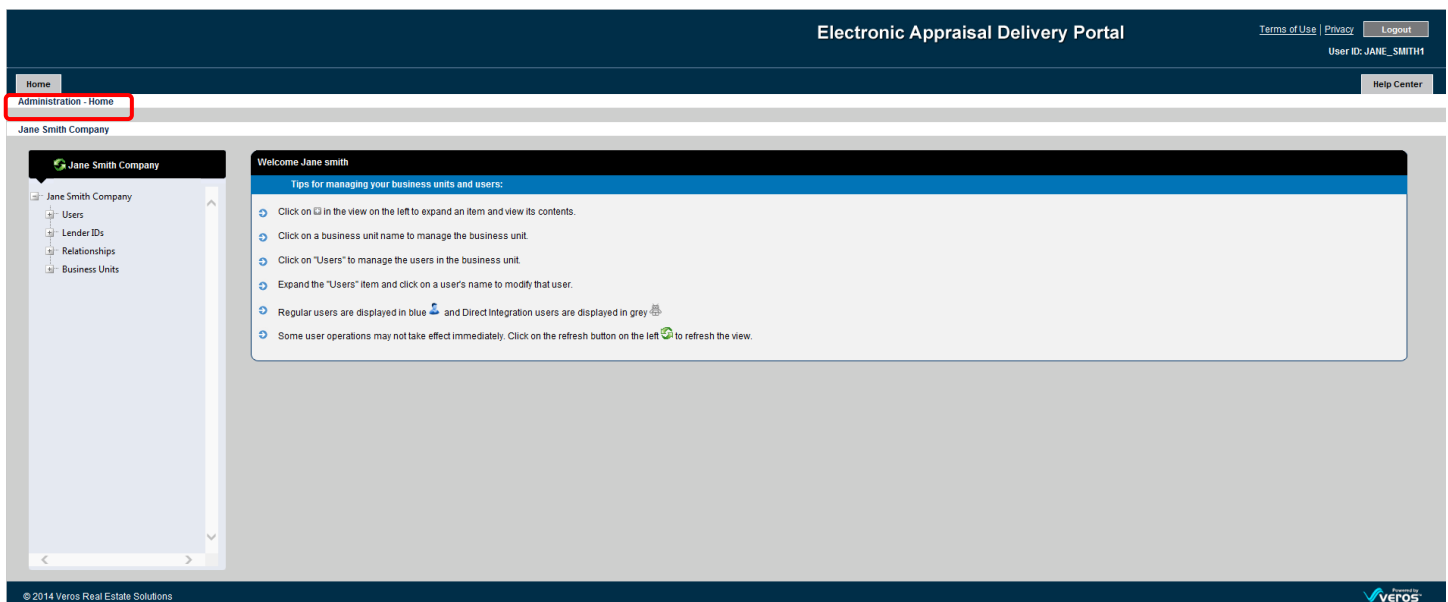
Note: Unlike a user (lender admin, lender user, or read-only lender user) or business unit, you cannot permanently delete a lender agent. You can, however, leave it in an “Inactive” status.

To update a lender agent relationship, follow these steps:

1. From the EAD portal **Home** page, click the **Account Administration** tab and select **User and Business Unit Administration**.

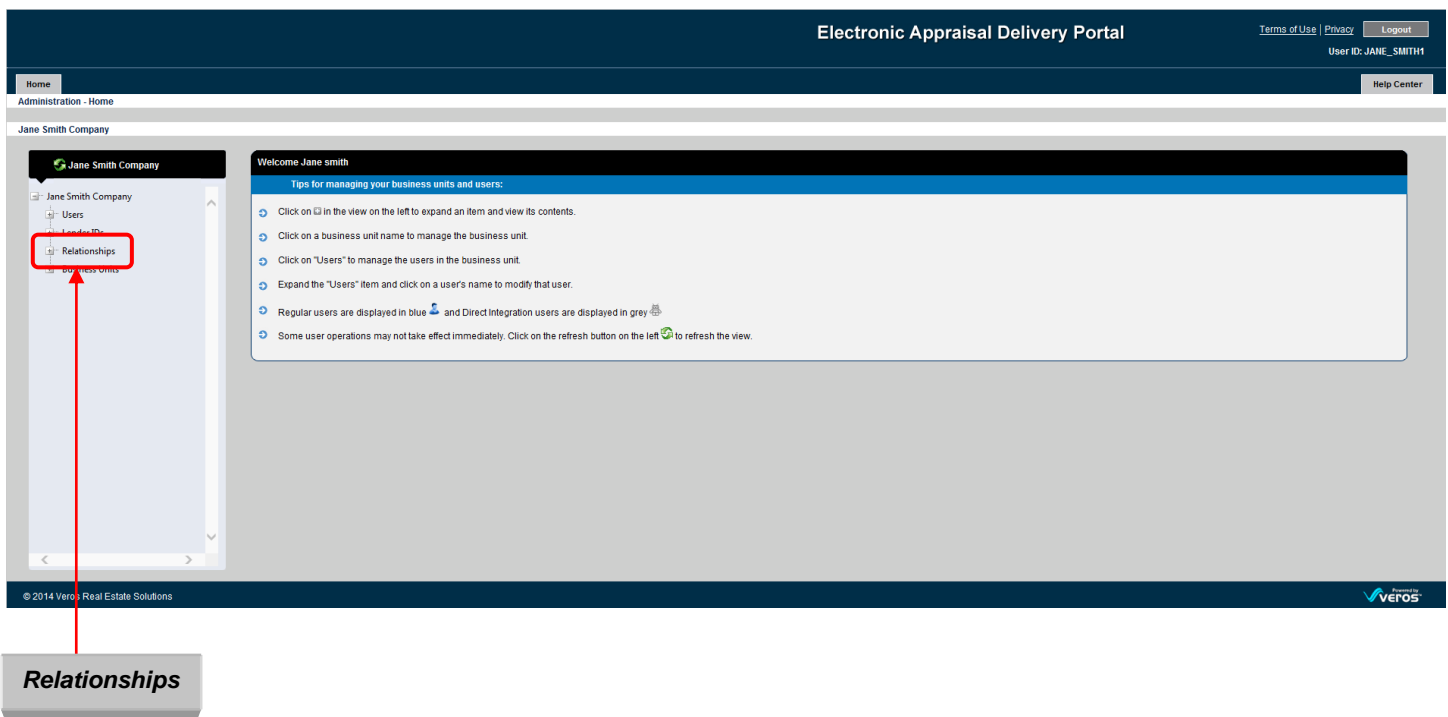
The screenshot displays the Electronic Appraisal Delivery Portal (EAD) Home page. The top navigation bar includes links for Home, Submit Appraisal, Search, Reports, and Account Administration. The Account Administration dropdown menu is open, showing options for User Profile, User Account Self Care, and User and Business Unit Administration. The 'User and Business Unit Administration' option is highlighted with a red box. A red arrow points from this box to a callout box at the bottom labeled 'User and Business Unit Administration'. The main content area features several tiles: 'Submit Appraisal' (upload appraisal data), 'Search' (locate previously submitted appraisal reports), 'Help Center' (review online documentation), 'Reports' (receive information on previously submitted appraisal reports), and 'Account Administration' (manage online experience). The footer includes the copyright notice '© 2014 Veros Real Estate Solutions' and the Veros logo.

After you select **User and Business Unit Administration**, the **Administration - Home** page appears.



2. From the **Administration – Home** page, click **Relationships** in the left navigation bar.

Note: Click the  sign to display the list of lender agents associated with that business unit.



After you select **Relationships**, the **Relationships** page appears. The middle section of this page, Update a Relationship, allows you to change the relationship status granted to the lender agent.

3. From the **Relationships** page, click the **Select Relationship** dropdown to select the lender agent relationship you want to update.

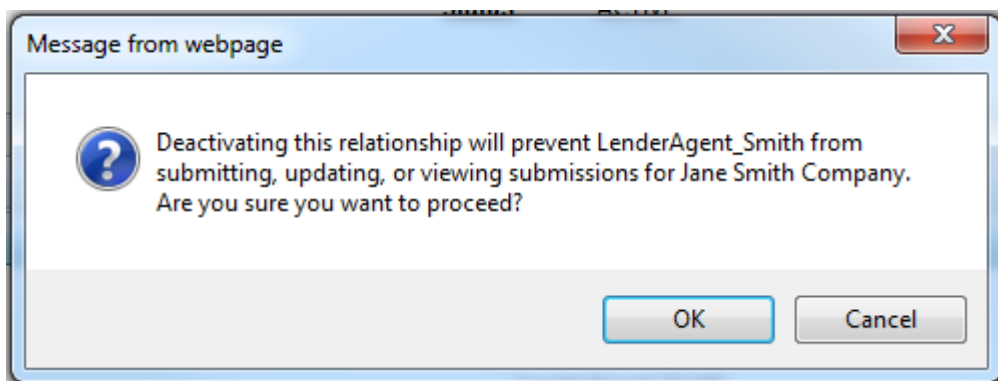
The screenshot shows the 'Electronic Appraisal Delivery Portal' interface. The 'Relationships' section is active, displaying an 'Update a Relationship' form and a table of 'Current Relationships'. Red boxes and arrows highlight key elements: the 'Select Relationship' dropdown, the 'Change Status To' dropdown, the 'Status' field, and the 'Update' button. Below the screenshot, four labels with arrows point to these elements: 'Select Relationship', 'Change Status', 'Current Status', and 'Update Button'.

Relationship Name	Lender Agent Name	Business Unit Number	Status
Jane Smith Company-LenderAgent_Smith	LenderAgent_Smith	DCII0211	ACTIVE
Jane Smith Company-LenderAgent_Smith	LenderAgent_Smith	CGU02602	DECLINED
Jane Smith Company-LenderAgent_Smith	LenderAgent_Smith	VLX73751	DECLINED
Jane Smith Company-LenderAgent_Smith	LenderAgent_Smith	YGC82080	DECLINED
Jane Smith Company-LenderAgent_Smith	LenderAgent_Smith	DIQJ2568	DECLINED

As applicable, click the **Change Status To** dropdown to update the status from “**Active**” to “**Inactive**” and vice versa.

Click **Update**.

If you change the status to “**Inactive**”, from “**Active**” status, warning message appears as shown below.



To complete the update, click **OK**. **Relationship Status updated successfully** message appears.

Electronic Appraisal Delivery Portal

Home Administration - Relationships Jane Smith Company

Relationships

Relationship Status updated successfully.

Invite a Lender Agent

Business Unit: Jane Smith Company Lender Agent: -- Select Lender Agent --

Update a Relationship

* Select Relationship: -- Select Relationship -- Status: -- Select Relationship --

Change Status To: -- Status --

Current Relationships

Relationship Name	Lender Agent Name	Business Unit Number	Status
Jane Smith Company-LenderAgent_Smith	LenderAgent_Smith	DCI0211	INACTIVE
Jane Smith Company-LenderAgent_Smith	LenderAgent_Smith	CGU03602	DECLINED
Jane Smith Company-LenderAgent_Smith	LenderAgent_Smith	VLX73751	DECLINED
Jane Smith Company-LenderAgent_Smith	LenderAgent_Smith	YGC82080	DECLINED
Jane Smith Company-LenderAgent_Smith	LenderAgent_Smith	DIQ12568	DECLINED

Page size: 5 10 items in 2 pages

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Successful Message

Inactive Status

The Current Relationships section then shows an ***Inactive*** status for the lender agent.

You can also change the status from “**Pending**” to “**Cancelled**”, if the invitation request is in “**Pending**” status.

Electronic Appraisal Delivery Portal

Home Administration - Relationships Jane Smith Company

Relationships

Invite a Lender Agent
Business Unit: Jane Smith Company * Lender Agent: -- Select Lender Agent -- [Invite]

Update a Relationship
* Select Relationship: Jane Smith Company-Ve
Change Status To: CANCELLED
Status: PENDING
[Update]

Relationship Name	Lender Agent Name	Business Unit Number	Status
Jane Smith Company-Lnd Inc	Lnd Inc	YUK86362	CANCELLED
Jane Smith Company-Spring	Spring	OUIW57717	PENDING
Jane Smith Company-Veros EAD1 Agent	Veros EAD1 Agent	UBD70302	PENDING

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Select Relationship **Change Status** **Current Status** **Update Button**

To complete the update, click **Update**, **Relationship Status updated successfully** message appears.

Electronic Appraisal Delivery Portal

Home Administration - Relationships Jane Smith Company

Relationships

Relationship Status updated successfully.

Invite a Lender Agent
Business Unit: Jane Smith Company * Lender Agent: -- Select Lender Agent -- [Invite]

Update a Relationship
* Select Relationship: -- Select Relationship --
Change Status To: -- Status --
Status: [Update]

Relationship Name	Lender Agent Name	Business Unit Number	Status
Jane Smith Company-Lnd Inc	Lnd Inc	YUK86362	CANCELLED
Jane Smith Company-Spring	Spring	OUIW57717	PENDING
Jane Smith Company-Veros EAD1 Agent	Veros EAD1 Agent	UBD70302	CANCELLED

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Successful Message **Cancelled Status**

The Current Relationships section then shows a “**Cancelled Status**” status for the lender agent.

Note: *If the lender agent’s status is changed to “Inactive”, the lender retains access and all functionality associated with the appraisal data files.*

The lender agent also has the ability to change the status of the relationship from “Active” to “Declined” at any time.

5. Direct Integration User Registration

To submit appraisal data files to the Electronic Appraisal Delivery (EAD) portal using a vendor solution, your organization must first set up an EAD Direct Integration User ID (DI User ID). The EAD Lender Admin should follow the process defined below to obtain and configure direct integration credentials.

EAD Direct Integration User Request and Credential Configuration

1. Complete the standard registration process for the EAD portal to register your organization in the EAD portal and establish an EAD Lender Admin as described in the **Section 1**. This administrative user will be responsible for requesting the DI User ID.
 - **If your organization has already registered in the EAD portal**, proceed to Step 2. Please note the following information that was provided to register the EAD Lender Admin must be identical to the information provided in the DI User Request:
 - Company Name
 - EAD Administrator Name
 - EAD Administrator Email
 - **If your organization has not registered in the EAD portal:**
 - Lenders must complete the EAD portal registration process as described in the **Section 1**.

Once you have completed the registration process and established an EAD portal account, proceed to Step 2.

2. Identify the Business Unit Number

- The EAD Lender Admin can find the Business Unit Number within the EAD portal by following the steps below:
 - Log in to the EAD portal - <https://www.electronicappraisaldelivery.com/>
 - From the **Account Administration tab**, select “**User and Business Unit Administration**”
 - To find the **Primary Business Unit Number**:
 - Click on the highest level Business Unit Name (top of the structure).
 - The Business Unit Number is an 8 digit alphanumeric value located next to the Business Unit Name in parenthesis, in this example: Parent Business Unit (Business Unit Number: RWC67100)

3. Navigate to the EAD Direct Integration User ID Request Form:

The form <http://pages.veros.com/EADdirect-integration-request-form.html> is available on Veros website. Each company should complete only one EAD Direct Integration User ID Request Form.

4. Complete the EAD Direct Integration User ID Request Form:

The table below provides a description for each required field in the DI User Request Form:

Data Field	Description
Company Name	Lender or Lender Agent company name. This value must match the company name used to create the EAD Admin.
Direct Integration User Role	"Lender DI" or "Lender Agent DI"
Business Unit Number	Defines where in the Business Unit Hierarchy to create the DI User. Required for Lenders.
Business Unit Name	Defines where in the Business Unit Hierarchy to create the DI User. Required for Lender Agents.
EAD Administrator First Name	This value must match the first name used to create the EAD Admin.
EAD Administrator Last Name	This value must match the last name used to create the EAD Admin.
Administrator Phone Number	The phone number may be used to contact the EAD Admin.
Administrator Email Address	This value must match the email address used to create the EAD Admin. Notifications for the DI User will be sent to this
Vendor Name	Technology vendor who is providing the direct integration solution.

- Submit the completed form. Your request will be processed in 2-3 business days.

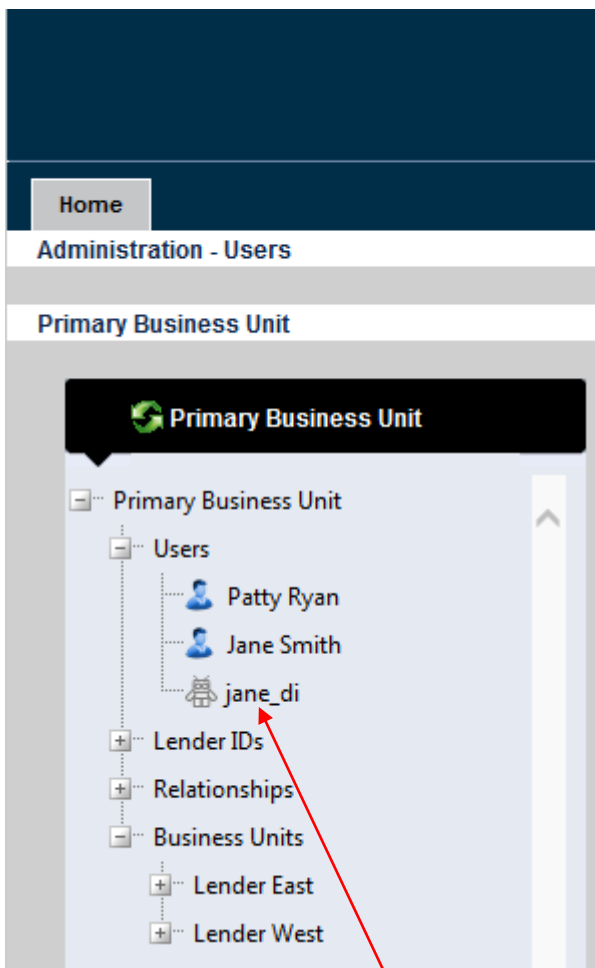
If the company name, administrator name, or administrator email do not match the values provided during registration for the administrator, or the requesting administrator does not have access to the specified business unit, you will receive an email from Veros, ead-noreply@veros.com, indicating your request is denied.

5. Receive an email with your EAD DI User ID:

- Once your request has been processed, you will receive an email from Veros, ead-noreply@veros.com, with your DI User ID. Additionally, you will see the DI User appear in the EAD portal **User and Business Unit Administration** screen as a user associated with the requested Business Unit.

Note: The direct integration credentials will be set up within a business unit as a DI User. In most cases, an EAD Lender Admin will have a single business unit and the DI User will reside in that business unit. For more complex setups where hierarchies exist, an administrator needs to determine at which level to assign the DI User ID.

The example below demonstrates the access for a DI User in the EAD portal User and Business Unit Administration:



The DI User established within the Primary Business Unit, jane_di, will be able to submit to the Primary Business Unit and the subordinate business units, Lender East and Lender West.

6. Create DI Password:

To Create DI Password, follow these steps:

- Log into the EAD portal <https://www.electronicappraisaldelivery.com/> with your existing Lender Admin credentials
- From the **Account Administration** tab, select “**User and Business Unit Administration**”
- In the Left Navigation pane, locate “Users” and click on the “+” to display the list of users assigned to that business unit
- Click on your DI User ID (Grey Robot)
- Locate the **Change User Password** section. Enter a new password in the **New Password** field. Repeat the new password in the **Retype New Password** field. Click Save.

Electronic Appraisal Delivery Portal

Home Administration - Modify User Primary Business Unit > Jane Smith Company

Primary Business Unit

- Primary Business Unit
 - Users
 - Patty Ryan
 - Jane Smith
 - jane di
 - Lender ID
 - Relationships
 - Business Units

Edit Users

User Details

Full Name jane di
User ID jane_di

Change User Password

*New Password *Retype New Password Clear Save

*Indicates Required Information

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DI User ID **New Password** **Retype New Password** **Click Save**

7. Contact your integration vendor for instructions on how to complete the configuration and testing of your EAD DI User ID, Business Unit(s), and Lender ID.

Appendix A: Password Strength Rules

When changing your password, consider the following rules to make your password as secure as possible.

NOTE: Only your Lender Admin can change your password.

Requirement	Value
Minimum Length	8
Maximum Length	
Maximum Repeated Characters	2
Maximum Special Characters	16
Minimum Alphabetic Characters	1
Minimum Numeric Characters	1
Minimum Special Characters	1
Repeated History Length	5
Reversed History Length	5
Disallow User Name	Yes
Disallow User Name (case sensitive)	Yes
Disallow User ID	Yes
Disallow User ID (case sensitive)	Yes

Additional Assistance

For additional assistance, refer to:

The ***FHA Resource Center at (800) CALL-FHA (225-5342)*** (accessible after you log into the EAD portal)